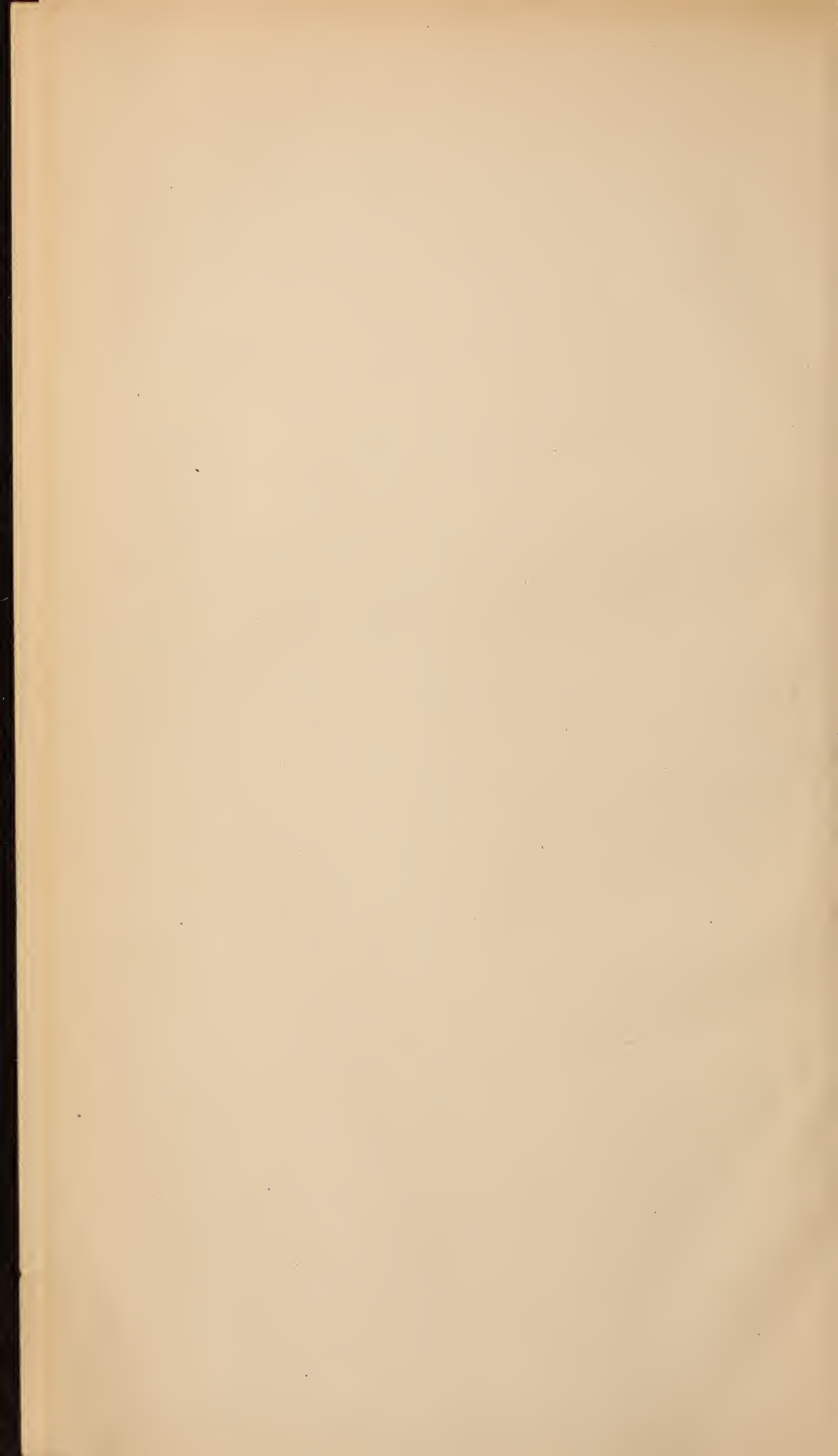


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ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS,

INCLUDING THE

ABSTRACTS OF RETURNS

FROM THE

SAVINGS INSTITUTIONS IN MASSACHUSETTS.

1871.

BOSTON:

WRIGHT & POTTER, STATE PRINTERS,

79 MILK STREET (CORNER OF FEDERAL).

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ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS.

To Hon. OLIVER WARNER, *Secretary of the Commonwealth.*

I have the honor to submit the Sixth Annual Report of the Commissioner of Savings Banks, with an abstract of the annual returns of the Savings Banks in the Commonwealth, exhibiting their condition on Saturday, the 28th day of October last, in answer to the requisition of His Excellency the governor.

Also, statements of the Collateral Loan Company, the Worcester Safe Deposit and Trust Company and the New England Trust Company, severally made to the Commissioner in accordance with provisions in their charters.

Twenty Savings Banks have been organized, and commenced business during the present year, namely :—

Amesbury Savings Bank, . . .	Amesbury.
Ashburnham Savings Bank, . . .	Ashburnham.
Benjamin Franklin Savings Bank, . . .	Franklin.
Braintree Savings Bank, . . .	South Braintree.
Brookline Savings Bank, . . .	Brookline.
Central Savings Bank, . . .	Lowell.
Merrimack River Savings Bank, . . .	Lowell.
East Bridgewater Savings Bank, . . .	East Bridgewater.
Haydenville Savings Bank, . . .	Haydenville.
Hyde Park Savings Bank, . . .	Hyde Park.
Hoosac Savings Bank, . . .	North Adams.

Ipswich Savings Bank,	Ipswich.
Lexington Savings Bank,	Lexington.
Marblehead Savings Bank,	Marblehead.
Medway Savings Bank,	Medway.
Spencer Savings Bank,	Spencer.
Stockbridge Savings Bank,	Stockbridge.
Templeton Savings Bank,	Templeton.
Winchester Savings Bank,	Winchester.
Woronoco Savings Bank,	Westfield.

The present number of Savings Banks is one hundred and sixty, all of which, excepting those quite recently established, have been examined, and an abstract of the result is herewith submitted:—

On the twenty-eighth day of October last, the date of the requisition for the annual return of these institutions, the amount of deposits

held by them was	\$163,704,077 54
Surplus,	2,894,043 45
	<hr/>
	\$166,598,120 99
Increase of deposits for the year,	27,958,980 00
Number of depositors,	561,201
Increase,	72,404
Average to each depositor,	\$291 52
Increase of average,	13 81
Amount of deposits received during the year,	58,409,503 79
Average of each deposit,	92 07
Decrease of average,	1 21
Amount of withdrawals,	34,888,870 82
Average of each withdrawal,	103 22

The following table shows the location of the deposits by counties. It is to be remarked, however, that a large amount of the deposits in Suffolk County is the property of persons who reside in other sections of this State and in other States, and the latter class of depositors is not an immaterial element in the banks of Essex County.

COUNTIES.	No. of Banks.	Percentage of depositors to population.	Percentage of increase of deposits.	Average to each depositor.	Deposits.
Barnstable, . . .	6	25	22	\$312 81	\$2,583,585 85
Berkshire, . . .	7	15 $\frac{1}{2}$	30	285 08	2,846,527 32
Bristol, . . .	11	16 $\frac{1}{2}$	16 $\frac{1}{2}$	366 66	20,779,825 98
Essex, . . .	22	39	19	284 98	22,997,891 74
Franklin, . . .	3	30	19	322 54	3,234,163 56
Hampden, . . .	9	33	20	325 15	8,653,025 39
Hampshire, . . .	6	25	19	299 37	3,369,152 92
Middlesex, . . .	30	28 $\frac{3}{4}$	18 $\frac{1}{2}$	275 18	21,802,307 65
Nantucket, . . .	1	37	12	322 91	502,772 32
Norfolk, . . .	13	14	22	276 67	3,656,784 00
Plymouth, . . .	10	29	12	270 68	5,289,721 64
Suffolk, . . .	17	68	25	273 76	50,534,943 26
Worcester, . . .	25	30	19	292 64	17,453,375 91

The results of the year in the affairs of the banks are highly satisfactory. No losses are reported to affect the safety of any, and the increase in business, larger than ever before, shows a public appreciation and confidence.

The present system, in an experience of more than fifty years, furnishes abundant reasons for believing it to be, in all its main features, well devised to accomplish the object for which it was framed. It is not without defects, but they relate to the details of management, where so much is necessarily left to the discretion and faithfulness of trustees. The duty of these officers, who voluntarily assume a position of trust in the interest of that which is to a large extent a charitable purpose, is in some cases wholly neglected, and in others but partially performed. No fact is more clearly established in the history of all classes of moneyed institutions than the necessity of frequent and thorough examinations of the acts of all accounting officers; and this is of especial importance in institutions where the business is transacted by one officer only.

Reputation for the highest integrity has been found not a sure guarantee for honesty in financial matters, and the most disastrous cases of defalcation are generally those least anticipated.

Within the last five years fifty-eight banks have been established, ninety-six million dollars added to the deposits, with an

increase of 244,348 depositors. Several causes have contributed to this result, among which has been the wish, in many places, to obtain additional facilities for borrowing money, or some incidental advantage attending a new bank; the increased dividends paid from extraordinary earnings, and, by many banks, the practice of dividing all earnings semi-annually; the exemption of deposits from taxes to the depositor; a general activity in all kinds of business, and an unusual competition to secure deposits, naturally following so large an addition to the number of banks.

It is not to be presumed that this increase in five years is wholly the savings of labor in the State, in that term. During the term the Savings Banks have declared over thirty million dollars in dividends, half of which, at least, has been added to the deposits. Some deposits have been made by charitable institutions, many by people of other States, and a great number of deposits of the two hundred and forty-four thousand new depositors are, without doubt, the accumulated savings of a whole life of labor, heretofore hoarded or loaned to friends.

The use of the institutions by those who, from the circumstances of their position, do not require special favors from the State, and who ought not to ask or expect to receive the gratuitous services of trustees, is increasing. Such persons in making deposits are usually seeking to escape an equal share of taxes and the labor and expense of making an investment for themselves. Their use of the banks is the principal cause of the demand for a higher tax upon them; increases the difficulty of investing within the present limits; tends to extend the line of investments to business which ought only to be assumed by institutions having a pledged capital to protect deposits, and introduces elements which, it is feared, will be used to promote private interests rather than the public good. This unreliable class of deposits, in the absence of additional legislation favoring them, will seek a more legitimate method of investment as the dividends of savings banks diminish. The main source of unusual profit being nearly exhausted by the appreciation of the currency, the average of dividends will soon fall below six per cent.; and it was only by much exertion that the rate was kept up to that point last year.

The first and principal object to be obtained in the management of Savings Banks is conceded to be a degree of safety not furnished by other financial institutions. This being secured, incidental public advantages to arise should be considered, and they are fully shown by the investments made last year. Of twenty-seven million dollars increase, over twenty-one million was loaned on mortgages of real estate, the larger part of it at seven per cent. interest. Many banks have been obliged to seek loans, paying a higher rate in order to declare six per cent. dividends, and thus compete with those having the benefit of investments made in more favorable times and who loan at seven per cent.

The danger always existing in an exigency which requires investments to be made at rates higher than are paid by those of undoubted credit is, that speculative rather than fixed real values will be taken as the basis for loans ; and there is reason for believing that some banks in making recent mortgage loans have been unduly influenced by the rate paid.

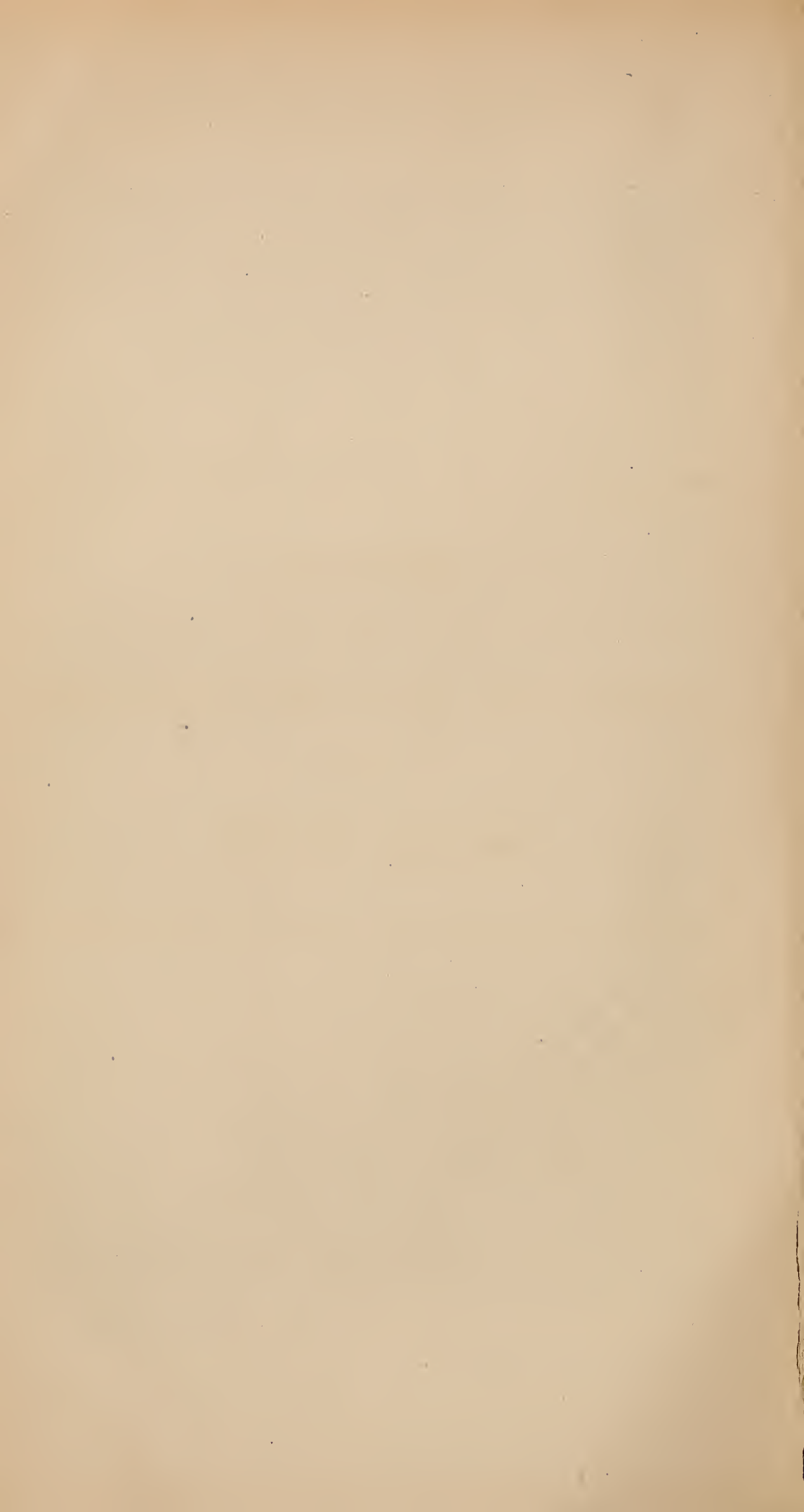
The loan on personal security was increased last year nearly five million dollars. With few exceptions this class of bank loans is now legally made and decidedly improved.

With the return of a sound condition in financial affairs our Savings Banks will be relieved from the unusual pressure to which they have been subjected for several years, and any radical change in the system or in the method of investment for all legitimate deposits will be found unnecessary.

The Trust Company in Worcester and the New England Trust Company in Boston, both in successful operation, are the first of such corporations established in this State. They were incorporated after a very careful investigation by the legislature, with power to hold money in trust, and so restricted in making loans and investments as to afford the safety which the character of their business requires. A similar institution will soon be organized in Northampton, and others are now contemplated. They are well calculated to promote public interests by affording to the owners of capital not engaged in business many of the advantages secured by our Savings Bank system for the savings of labor.

F. M. STONE.

DECEMBER 30, 1871.



ABSTRACT
OF
ANNUAL EXAMINATIONS
OF THE
SAVINGS BANKS.

ABINGTON SAVINGS BANK—ABINGTON.

[June 20.]

JENKINS LANE, *President.**Treasurer, J. N. FARRAR.*

Deposits,	\$584,327 60	
Interest,	26,137 80	
Public Funds,		\$132,500 00
Bank Stock,		35,200 00
Railroad Bonds,		57,261 40
Loans on Public Funds,		9,054 00
on Bank Stock,		2,540 00
on Real Estate,		254,626 66
on Personal Security,		35,696 00
to Counties, Cities and Towns,		77,736 12
to Banks, on interest,		179 49
Expense Account,		2,809 14
Cash on hand,		2,862 59
	<hr/>	<hr/>
	\$610,465 40	\$610,465 40

Number of Depositors,	2,126
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in'	Five years.
Largest amount invested in the stock of any one bank,	\$7,100 00
Average annual expenses,	1,500 00

AMESBURY SAVINGS BANK—AMESBURY.

[October 10.]

JOHN S. POYEN, *President.**Treasurer, J. L. PEARSON.*

Deposits,	\$11,090 16	
Interest,	161 80	
Due Nat. Bank,	1,309 31	
Loans on Real Estate,		\$6,500 00
on Personal Security,		5,885 37
Expense Account,		35 40
Cash on hand,		140 50
	<hr/>	<hr/>
	\$12,561 27	\$12,561 27

Number of Depositors,	104
Commenced business May 1, 1871.	

AMHERST SAVINGS BANK—AMHERST.

[May 23.]

ENOS F. COOK, *President*.*Treasurer*, SAMUEL C. CARTER.

Deposits,	\$213,206 36	
Profits,	3,663 23	
Public Funds,		\$10,000 00
Bank Stock,		2,000 00
Railroad Bonds,		8,500 00
Loans on Public Funds,		5,610 00
on Real Estate,		106,110 00
on Personal Security,		35,904 62
to Counties, Cities and Towns,		36,000 00
Expense Account,		436 20
Cash on hand,		12,308 77
	<hr/> \$216,869 59	<hr/> \$216,869 59

Number of Depositors,	1,337
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Average annual expenses,	\$450 00

ANDOVER SAVINGS BANK—ANDOVER.

[September 21.]

NATHANIEL SWIFT, *President*.*Treasurer*, JOHN F. KIMBALL.

Deposits,	\$826,776 98	
Profits,	22,142 31	
Public Funds,		\$257,500 00
Bank Stock,		97,000 00
Loans on Public Funds,		10,500 00
on Real Estate,		154,639 21
on Personal Security,		34,185 00
to Counties, Cities and Towns,		276,000 00
to Banks, on interest,		3,286 46
Cash on hand,		15,808 62
	<hr/> \$848,919 29	<hr/> \$848,919 29

Number of Depositors,	2,410
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	1,400 00

ARLINGTON FIVE CENTS SAVINGS BANK—ARLINGTON.

[November 6.]
SAMUEL BUTTERFIELD, *President.* *Treasurer, WILLIAM PROCTOR.*

Deposits,	\$332,396 18	
Profits,	1,927 37	
Interest,	2,479 16	
Public Funds,		\$51,000 00
Bank Stock,		11,033 50
Loans on Real Estate,		263,300 00
on Personal Security,		5,400 00
Expense Account,		513 43
Cash on hand,		5,555 78
	\$336,802 71	\$336,802 71

Number of Depositors,	1,403
Rate of ordinary dividends for the last year,	5½ per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,955 75
Average annual expenses,	600 00

ATHOL SAVINGS BANK—ATHOL.

[May 5.]
CHARLES C. BASSETT, *President.* *Treasurer, ALPHEUS HARDING.*

Deposits,	\$363,865 86	
Interest,	711 78	
Public Funds,		\$10,000 00
Bank Stock,		4,860 00
Loans on Public Funds,		11,037 00
on Bank Stock,		21,800 00
on Real Estate,		159,883 40
on Personal Security,		66,275 30
on Railroad Stock,		17,166 66
to Counties, Cities and Towns,		61,380 00
Expense Account,		389 30
Cash on hand,		11,785 98
	\$364,577 64	\$364,577 64

Number of Depositors,	1,578
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Three years.
Average annual expenses,	\$917 00

ATTLEBOROUGH SAVINGS BANK—ATTLEBOROUGH.

[July 18.]

HENRY RICE, *President*.*Treasurer*, H. M. DAGGETT.

Deposits,	\$131,412 32	
Interest,	1,933 51	
Public Funds,		\$30,828 00
Bank Stock,		2,290 50
Loans on Real Estate,		35,950 00
on Personal Security,		40,100 00
Cash on hand,		24,477 33
	\$133,645 83	\$133,645 83
Number of Depositors,		469
Rate of ordinary dividends for the last year,		8 per cent.
No extra dividends are made.		
Average annual expenses,		\$100 00

BARNSTABLE SAVINGS BANK—BARNSTABLE.

[August 9.]

JOHN MONROE, *President*.*Treasurer*, DANIEL SCUDDER.

Deposits,	\$1,182,091 98	
Dividend Account,	30,469 64	
Suspense Account,	106 35	
Public Funds,		\$193,000 00
Bank Stock,		184,406 56
Real Estate,		3,500 00
Loans on Real Estate,		568,463 44
on Personal Security,		224,074 37
to Counties, Cities and Towns,		34,000 00
Cash on hand,		5,223 60
	\$1,212,667 97	\$1,212,667 97
Number of Depositors,		3,449
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends are made.		
Largest amount invested in the stock of any one bank,		\$22,400 00
Average annual expenses,		2,000 00

BARRE SAVINGS BANK—BARRE.

[May 4.]

CHARLES BRIMBLECOM, *President.*

Treasurer, EDWIN WOODS.

Deposits,	\$132,825 00	
Interest,	3,348 30	
Public Funds,		\$3,470 00
Bank Stock,		76,320 26
Loans on Public Funds,		900 00
on Real Estate,		21,750 00
on Personal Security,		19,050 00
to Counties, Cities and Towns,		13,000 00
Expense Account,		1,130 25
Cash on hand,		553 10
	\$136,173 61	\$136,173 61

Number of Depositors,582

Rate of ordinary dividends for the last year,6 per cent.

No extra dividends are made.

Largest amount invested in the stock of any one bank,\$5,090 00

Average annual expenses,200 00

BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

[November 22.]

DAVIS THAYER, Jr., *President.*

Treasurer, C. W. STEWART.

Deposits,	\$26,735 82	
Interest,	785 94	
Bank Stock,		\$4,220 00
Loans on Public Funds,		225 00
on Bank Stock,		1,125 00
on Real Estate,		14,025 00
on Personal Security,		4,650 00
Expense Account,		161 61
Cash on hand,		3,115 15
	\$27,521 76	\$27,521 76

Number of Depositors,193

Commenced Business in April, 1871.

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

[July 14.]

JULIUS ROCKWELL, *President.**Treasurer,* ROBERT W. ADAM.

Deposits,	\$1,412,995 53	
Profits,	73,294 54	
Public Funds,		\$330,900 00
Bank Stock,		98,120 00
Loans on Public Funds,		17,500 00
on Bank Stock,		50,500 00
on Real Estate,		525,837 48
on Personal Security,		253,725 09
to Counties, Cities and Towns,		154,800 00
Suspense Account,		762 81
Expense Account,		2,476 14
Cash on hand,		51,668 55
	\$1,486,290 07	\$1,486,290 07

Number of Depositors,	4,473
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$16,000 00
Average annual expenses,	4,500 00

BEVERLY SAVINGS BANK—BEVERLY.

[September 29.]

WILLIAM ENDICOTT, *President.**Treasurer,* R. G. BENNETT.

Deposits,	\$298,699 66	
Interest,	6,736 60	
Public Funds,		\$5,462 50
Bank Stock,		48,718 86
Loans on Public Funds,		8,550 00
on Bank Stock,		7,100 00
on Real Estate,		188,353 38
on Personal Security,		4,750 00
to Counties, Cities and Towns,		31,000 00
Profit and Loss Account,		1,728 16
Tax Account,		1,321 61
Expense Account,		108 10
Cash on hand,		8,343 65
	\$305,436 26	\$305,436 26

Number of Depositors,	1,400
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$6,032 62
Average annual expenses,	500 00

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

[March 14.]

PAUL ADAMS, *President.**Treasurer, A. H. EVANS.*

Deposits,	\$9,312,511 03	
Profit and Loss,	21,376 30	
Interest,	240,488 51	
Suspense Account,	5,941 00	
Public Funds,		\$2,743,500 00
Bank Stock,		392,987 50
Railroad Bonds,		140,000 00
Real Estate,		103,340 70
Loans on Public Funds,		12,000 00
on Bank Stock,		7,000 00
on Real Estate,		4,983,700 00
on Personal Security,		268,000 00
to Counties, Cities and Towns,		420,800 00
to Banks, on interest,		205,000 00
Expense Account,		37,574 41
Cash on hand,		266,414 23
	\$9,580,316 84	\$9,580,316 84

Number of Depositors,	57,102
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$64,900 00

BOSTON PENNY SAVINGS BANK—BOSTON.

[March 8.]

WILLIAM EATON, *President.**Treasurer, HENRY R. REYNOLDS.*

Deposits,	\$749,108 29	
Interest,	8,799 41	
Public Funds,		\$50,000 00
Bank Stock,		21,000 00
Railroad Bonds,		10,000 00
Real Estate,		117,954 05
Loans on Public Funds,		35,000 00
on Bank Stock,		40,300 00
on Real Estate,		424,579 57
on Personal Security,		39,200 00
to Banks, on interest,		10,860 71
Expense Account,		5,658 51
Cash on hand,		3,354 86
	\$757,907 70	\$757,907 70

Number of Depositors,	7,034
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$11,000 00
Average annual expenses,	5,000 00

BRAINTREE SAVINGS BANK—BRAINTREE.

[November 1.]

E. A. HOLLINGSWORTH, *President.**Treasurer,* C. HARRISON HOBART.

Deposits,	\$6,791 00	
Interest,	76 65	
Loans on Real Estate,		\$2,700 00
to Counties, Cities and Towns,		1,500 00
Expense Account,		51 15
Cash on hand,		2,616 50
	\$6,867 65	\$6,867 65
Number of Depositors,		89
Commenced business in April, 1871.		

BRIGHTON FIVE CENTS SAVINGS BANK—BRIGHTON.

[May 11.]

JAMES DANA, *President.**Treasurer,* J. L. ORDWAY.

Deposits,	\$107,327 49	
Profits,	702 79	
Interest,	821 09	
Due National Bank,	418 00	
Public Funds,		\$24,935 87
Bank Stock,		14,471 00
Loans on Real Estate,		56,250 00
on Personal Security,		13,200 00
Expense Account,		170 17
Suspense Account,		242 33
	\$109,269 37	\$109,269 37
Number of Depositors,		598
Rate of ordinary dividends for the last year,		5 per cent.
Last dividend of reserved profits, in 1870.		
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$4,150 25
Average annual expenses,		550 00

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

[July 21.]

JOSEPH WILBAR, *President.**Treasurer,* GEORGE B. ATWOOD.

Deposits,	\$2,029,739 40	
Profits,	35,370 39	
Interest,	30,989 29	
Public Funds,		\$402,042 19
Bank Stock,		47,584 00
Real Estate,		5,000 00
Loans on Public Funds,		13,075 00
on Bank Stock,		2,000 00
on Real Estate,		1,121,905 76
on Personal Security,		460,938 80
on Railroad Stock,		23,000 00
to Counties, Cities and Towns,		8,400 00
Expense Account,		1,410 65
Cash on hand,		10,742 68
	\$2,096,099 08	\$2,096,099 08

Number of Depositors, 6,946

Rate of ordinary dividends for the last year, 7 per cent.

No extra dividends are made.

Largest amount invested in the stock of any one bank, \$14,477 00

Average annual expenses, 5,500 00

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

[October 13.]

STEPHEN T. FARWELL, *President.**Treasurer,* EBEN SNOW.

Deposits,	\$1,134,308 63	
Profits,	10,422 19	
Public Funds,		\$25,000 00
Bank Stock,		37,946 88
Loans on Public Funds,		1,100 00
on Bank Stock,		22,400 00
on Real Estate,		878,622 21
on Personal Security,		84,000 00
to Counties, Cities and Towns,		78,814 84
Expense Account,		1,985 52
Cash on hand,		14,861 37
	\$1,144,730 82	\$1,144,730 82

Number of Depositors, 3,514

Rate of ordinary dividends for the last year, 6 per cent.

Last dividend of reserved profits, in 1870.

No extra dividends are made.

Largest amount invested in the stock of any one bank, \$11,885 88

Average annual expenses, 2,261 00

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGEPORT.

[October 13.]

BENJAMIN TILTON, *President*.*Treasurer*, EDWARD HYDE.

Deposits,	\$1,129,958 91	
Interest,	24,080 49	
Public Funds,		\$94,000 00
Bank Stock,		17,095 33
Loans on Real Estate,		889,265 00
on Personal Security,		131,200 00
to Counties, Cities and Towns,		4,500 00
to Banks, on interest,		3,235 12
Expense Account,		12,822 37
Cash on hand,		1,921 58
	\$1,154,039 40	\$1,154,039 40

Number of Depositors,	3,610
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$4,075 00
Average annual expenses,	3,000 00

CANTON INSTITUTION FOR SAVINGS—CANTON.

[June 8.]

CHARLES H. FRENCH, *President*.*Treasurer*, FRANCIS W. DEAN.

Deposits,	\$206,018 22	
Profits,	2,622 26	
Interest,	1,489 10	
Public Funds,		\$45,000 00
Bank Stock,		8,900 00
Loans on Public Funds,		2,000 00
on Bank Stock,		2,500 00
on Real Estate,		82,770 00
on Personal Security,		61,480 00
to Counties, Cities and Towns,		2,000 00
Cash on hand,		5,479 58
	\$210,129 58	\$210,129 58

Number of Depositors,	901
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$800 00

CAPE ANN SAVINGS BANK—GLOUCESTER.

[October 5.]

GORHAM P. LOW, *President.**Treasurer, A. PRESSON.*

Deposits,	\$669,211 47	
Profits,	15,982 05	
Public Funds,		\$130,000 00
Bank Stock,		94,945 66
Loans on Real Estate,		318,814 66
on Personal Security,		18,800 00
to Counties, Cities and Towns,		111,000 00
Expense Account,		26 00
Cash on hand,		11,607 20
	<hr/>	<hr/>
	\$685,193 52	\$685,193 52

Number of Depositors,	2,708
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$10,698 50
Average annual expenses,	3,400 00

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

[August 2.]

JOSIAH HARDY, *President.**Treasurer, OBED BROOKS.*

Deposits,	\$364,991 44	
Profits,	4,965 41	
Public Funds,		\$13,200 00
Bank Stock,		21,144 83
Loans on Real Estate,		92,005 63
on Personal Security,		200,101 08
to Counties, Cities and Towns,		17,300 00
Cash on hand,		26,205 31
	<hr/>	<hr/>
	\$369,956 85	\$369,956 85

Number of Depositors,	1,984
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$15,055 75
Average annual expenses,	812 00

CENTRAL SAVINGS BANK—LOWELL.

[November 2.]

O. H. MOULTON, *President.**Treasurer,* J. N. PEIRCE, Jr.

Deposits,	\$175,686 00	
Profits,	616 00	
Interest,	1,046 68	
Bank Stock,		\$24,249 62
Loans on Bank Stock,		15,500 00
on Real Estate,		90,975 00
on Personal Security,		13,500 00
Expense Account,		334 31
Cash on hand,		32,775 08
	<hr/> \$177,348 68	<hr/> \$177,348 68

Number of Depositors, 569

Commenced business in April, 1871.

CHARLESTOWN FIVE CENTS SAVINGS BANK—CHARLESTOWN.

[November 10.]

P. J. STONE, *President.**Treasurer,* AMOS STONE.

Deposits,	\$1,816,508 81	
Profits,	25,261 88	
Public Funds,		\$152,850 00
Bank Stock,		273,063 25
Loans on Public Funds,		18,500 00
on Bank Stock,		21,200 00
on Real Estate,		1,305,689 63
on Personal Security,		67,900 00
Cash on hand,		2,567 81
	<hr/> \$1,841,770 69	<hr/> \$1,841,770 69

Number of Depositors, 8,095

Rate of ordinary dividends for the last year, 6 per cent.

Last dividend of reserved profits, in 1871.

Extra dividends are made once in Three years.

Average annual expenses, \$2,000 00

CHELSEA SAVINGS BANK—CHELSEA.

[September 14.]

JOHN H. OSGOOD, *President.**Treasurer,* SAMUEL BASSETT.

Deposits,	\$574,235 76	
Profits,	4,374 15	
Interest,	9,746 86	
Public Funds,		\$53,412 50
Bank Stock,		44,916 22
Loans on Real Estate,		361,375 98
to Counties, Cities and Towns,		64,005 00
Expense Account.		2,926 91
Cash on hand,		61,720 16
	<hr/>	<hr/>
	\$588,356 77	\$588,356 77

Number of Depositors,	4,252
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$9,798 12
Average annual expenses,	2,300 00

CHICOPEE SAVINGS BANK—CHICOPEE.

[June 29.]

JEROME WELLS, *President.**Treasurer,* H. H. HARRIS.

Deposits,	\$339,798 61	
Profits,	1,999 84	
Bills Payable,	2,500 00	
Public Funds,		\$19,000 00
Bank Stock,		8,600 00
Loans on Public Funds,		4,000 00
on Bank Stock,		600 00
on Real Estate,		252,070 00
on Personal Security,		50,165 00
to Counties, Cities and Towns,		5,000 00
Cash on hand,		4,863 45
	<hr/>	<hr/>
	\$344,298 45	\$344,298 45

Number of Depositors,	1,126
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$5,000 00
Average annual expenses,	1,200 00

CITIZENS' SAVINGS BANK—FALL RIVER.

[October 18.]

JOSEPH OSBORN, *President*.*Treasurer*, E. E. HATHAWAY.

Deposits,	\$1,711,816 07	
Discount and Interest,	71,115 78	
Public Funds,		\$163,998 75
Bank Stock,		285,891 50
Loans on Real Estate,		439,501 00
on Personal Security,		883,740 00
Expense Account,		958 30
Cash on hand,		8,842 30
	\$1,782,931 85	\$1,782,931 85

Number of Depositors,	2,729
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$80,000 00
Average annual expenses,	3,000 00

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

[November 8.]

W. R. WHITTIER, *President*.*Treasurer*, E. G. WOOD.

Deposits,	\$398,871 87	
Interest,	4,283 89	
Bank Stock,		\$15,448 75
Loans on Public Funds,		17,900 00
on Bank Stock,		3,800 00
on Real Estate,		281,181 06
on Personal Security,		54,310 00
on Railroad Stock,		600 00
to Counties, Cities and Towns,		9,000 00
Expense Account,		2,149 98
Cash on hand,		18,765 97
	\$403,155 76	\$403,155 76

Number of Depositors,	4,739
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$9,075 00
Average annual expenses,	1,000 00

CITY INSTITUTION FOR SAVINGS—LOWELL.

[March 24.]

NATHAN ALLEN, *President.**Treasurer,* JOHN A. BUTTRICK.

Deposits,	\$2,827,178 11	
Profits,	131,737 21	
Public Funds,		\$377,669 00
Bank Stock,		479,748 23
Railroad Bonds,		50,000 00
Loans on Public Funds,		2,000 00
on Bank Stock,		34,600 00
on Real Estate,		1,100,540 00
on Personal Security,		185,258 00
to Counties, Cities and Towns,		666,700 00
to Banks, on interest,		50,000 00
Cash on hand,		12,400 09
	\$2,958,915 32	\$2,958,915 32

Number of Depositors,	8,035
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$30,420 00
Average annual expenses,	5,500 00

CLINTON SAVINGS BANK—CLINTON.

[April 19.]

FRANKLIN FORBES, *President.**Treasurer,* C. L. S. HAMMOND.

Deposits,	\$375,667 03	
Profits,	518 65	
Public Funds,		\$100,000 00
Bank Stock,		31,170 13
Loans on Public Funds,		11,428 00
on Bank Stock,		2,250 00
on Real Estate,		126,816 00
on Personal Security,		81,300 00
to Counties, Cities and Towns,		9,000 00
Cash on hand,		14,221 55
	\$376,185 68	\$376,185 68

Number of Depositors,	1,460
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Average annual expenses,	\$1,000 00

COHASSET SAVINGS BANK—COHASSET.

[August 28.]

ABRAHAM H. TOWER, *President*.*Treasurer*, L. N. BATES.

Deposits,	\$282,820 01	
Profits,	9,636 21	
Public Funds,		\$20,000 00
Bank Stock,		44,800 00
Loans on Real Estate,		205,150 00
to Counties, Cities and Towns,		14,000 00
Cash on hand,		8,506 22
	\$292,456 22	\$292,456 22
Number of Depositors,		851
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1867.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$6,000 00
Average annual expenses,		900 00

DANVERS SAVINGS BANK—DANVERS.

[November 3.]

RUFUS PUTNAM, *President*.*Treasurer*, WILLIAM L. WESTON.

Deposits,	\$686,507 43	
Profits,	3,001 48	
Public Funds,		\$122,330 00
Bank Stock,		91,925 00
Loans on Public Funds,		8,000 00
on Bank Stock,		2,985 00
on Real Estate,		401,471 68
on Personal Security,		49,094 50
to Banks, on interest,		10,000 00
Suspense,		199 71
Cash on hand,		3,503 02
	\$689,508 91	\$689,508 91
Number of Depositors,		2,396
Rate of ordinary dividends for the last year,		7 per cent.
Last dividend of reserved profits, in 1870.		
No extra dividends are made.		
Largest amount invested in the stock of any one bank,		\$20,000 00
Average annual expenses,		1,300 00

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

[May 10.]

THOMAS BARROWS, *President.**Treasurer,* CALVIN GUILD.

Deposits,	\$811,494 65	
Profits,	83,915 91	
Public Funds,		\$71,000 00
Bank Stock,		35,164 50
Loans on Public Funds,		2,400 00
on Bank Stock,		9,000 00
on Real Estate,		640,715 00
on Personal Security,		83,900 00
to Counties, Cities and Towns,		9,400 00
to Banks, on interest,		38,623 29
Suspense Account,		346 62
Cash on hand,		4,861 15
	\$895,410 56	\$895,410 56

Number of Depositors,	3,173
Rate of ordinary dividends for the last year,	6 per cent
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$12,987 50
Average annual expenses,	2,500 00

DORCHESTER SAVINGS BANK—DORCHESTER.

[June 14.]

NATHANIEL F. SAFFORD, *President.**Treasurer,* EDWARD PEIRCE.

Deposits,	\$368,086 29	
Profits,	7,806 67	
Public Funds,		\$14,376 00
Bank Stock,		30,542 75
Real Estate,		6,000 00
Loans on Real Estate,		259,352 18
on Personal Security,		43,775 00
to Counties, Cities and Towns,		2,000 00
Cash on hand,		19,847 03
	\$375,892 96	\$375,892 96

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,492 25
Average annual expenses,	1,000 00

EAST ABINGTON SAVINGS BANK—EAST ABINGTON.

[September 15.]

SUMNER SHAW, *President.**Treasurer,* W. B. STUDLEY.

Deposits,	\$144,615 70	
Profits,	23 62	
Bank Stock,		\$42,931 85
Railroad Bonds,		2,049 00
Loans on Real Estate,		86,896 72
on Personal Security,		5,820 00
Expense Account,		283 90
Cash on hand,		6,657 85
	\$144,639 32	\$144,639 32

Number of Depositors,	600
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$11,644 25
Average annual expenses,	300 00

EAST BOSTON SAVINGS BANK—BOSTON.

[March 11.]

P. M. CRANE, *President.**Treasurer,* ALBERT BOWKER.

Deposits,	\$929,974 98	
Profits,	10,451 20	
Interest,	1,523 31	
Dividend Account,	17,690 38	
Public Funds,		\$115,000 00
Bank Stock,		60,392 70
Real Estate,		8,290 37
Loans on Public Funds,		45,901 23
on Real Estate,		496,568 78
on Personal Security,		201,715 00
to Counties, Cities and Towns,		9,850 00
Expense Account,		120 98
Cash on hand,		21,800 81
	\$959,639 87	\$959,639 87

Number of Depositors,	3,150
Rate of ordinary dividends for the last year,	7½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$20,144 50
Average annual expenses,	3,550 00

EAST BRIDGEWATER SAVINGS BANK—EAST BRIDGEWATER.

[November 1.]

HENRY HOBART, *President.*

Treasurer, I. N. NUTTER.

Deposits,	\$4,062 06	
Interest,	35 61	
Public Funds,		\$455 00
Railroad Bonds,		975 00
Loans on Real Estate,		1,550 00
on Personal Security,		200 00
Premium Account,		6 33
Cash on hand,		911 34
	\$4,097 67	\$4,097 67

Number of Depositors,46

Commenced business June 1, 1871.

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—EAST CAMBRIDGE.

[September 12.]

GEORGE STEVENS, *President.*

Treasurer, JOHN SAVAGE, Jr.

Deposits,	\$590,386 17	
Profits,	17,573 82	
Public Funds,		\$98,100 00
Bank Stock,		52,662 42
Loans on Real Estate,		418,775 00
to Counties, Cities and Towns,		20,000 00
Expense Account,		2,345 46
Cash on hand,		16,077 11
	\$607,959 99	\$607,959 99

Rate of ordinary dividends for the last year,5 per cent.

Last dividend of reserved profits, in 1869.

Extra dividends are made once inThree years.

Largest amount invested in the stock of any one bank,\$7,298 20

Average annual expenses,650 00

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

SAMUEL WILLISTON, *President.**Treasurer,* CHARLES E. WILLIAMS.

Deposits,	\$38,654 70	
Profits,	112 53	
Bank Stock,		\$7,701 75
Loans on Bank Stock,		400 00
on Real Estate,		8,450 00
on Personal Security,		15,850 00
Expense Account,		200 25
Cash on hand,		6,165 23
	\$38,767 23	\$38,767 23

Number of Depositors,	281
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$4,581 75

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

[February 16.]

HENRY BARTLETT, *President.**Treasurer,* GEORGE C. LEACH.

Deposits,	\$581,045 79	
Profits,	3,007 24	
Interest,	11,460 65	
Public Funds,		\$56,000 00
Bank Stock,		55,400 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		24,000 00
on Bank Stock,		12,700 00
on Real Estate,		352,756 67
on Personal Security,		70,000 00
Expense Account,		1,269 76
Cash on hand,		13,387 25
	\$595,513 68	\$595,513 68

Number of Depositors,	3,391
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$13,000 00
Average annual expenses,	3,500 00

EMIGRANT SAVINGS BANK—BOSTON.

[February 9.]

PATRICK DONOHUE, *President.**Treasurer,* THOS. J. GARGAN.

Deposits,	\$271,915 31	
Interest,	1,858 63	
Suspense Account,	132 05	
Due on Loans,	5,050 00	
Public Funds,		\$37,874 67
Loans on Real Estate,		185,713 66
on Personal Security,		1,000 00
on Railroad Stock,		55 00
to Counties, Cities and Towns,		6,164 50
Expense Account,		5,102 06
Cash on hand,		43,046 10
	\$278,955 99	\$278,955 99

Number of Depositors,	1,258
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ESSEX SAVINGS BANK—LAWRENCE.

[September 20.]

GEORGE D. CABOT, *President.**Treasurer,* JAMES H. EATON.

Deposits,	\$2,285,118 01	
Profits,	50,187 65	
Interest,	30,985 37	
Public Funds,		\$448,000 00
Bank Stock,		230,825 00
Loans on Real Estate,		1,074,478 13
on Personal Security,		409,578 09
to Counties, Cities and Towns,		176,000 00
to Banks, on interest,		8,707 81
Expense Account,		11,734 12
Cash on hand,		6,967 88
	\$2,366,291 03	\$2,366,291 03

Number of Depositors,	7,564
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	3,900 00

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

[July 26.]

I. F. TERRY, *President*.*Treasurer*, CHARLES DREW.

Deposits,	\$466,572 71	
Profits,	22,653 74	
Public Funds,		\$126,800 00
Bank Stock,		136,100 00
Real Estate,		3,500 00
Loans on Public Funds,		1,535 00
on Bank Stock,		16,255 25
on Real Estate,		4,815 68
on Personal Security,		127,613 91
on Railroad Stock,		17,700 00
to Counties, Cities and Towns,		47,500 00
Expense Account,		359 01
Cash on hand,		7,047 60
	\$489,226 45	\$489,226 45

Number of Depositors,	1,040
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	1,350 00

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

[October 17.]

S. ANGIER CHACE, *President*.*Treasurer*, CHARLES J. HOLMES.

Deposits,	\$1,210,200 95	
Interest and Discount,	44,235 77	
Due on investment,	10,000 00	
Public Funds,		\$250,000 00
Bank Stock,		152,300 00
Railroad Bonds,		171,661 25
Loans on Real Estate,		157,450 00
on Personal Security,		520,900 00
Expense Account,		1,736 73
Cash on hand,		10,388 74
	\$1,264,436 72	\$1,264,436 72

Number of Depositors,	5,200
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	2,200

FALL RIVER SAVINGS BANK—FALL RIVER.

[October 17.]

J. B. FRENCH, *President.**Treasurer, I. F. LINDSEY.*

Deposits,	\$4,943,837 98	
Interest and Discount,	277,149 61	
Public Funds,		\$853,000 00
Bank Stock,		661,600 00
Railroad Bonds,		20,000 00
Real Estate,		50,000 00
Loans on Real Estate,		999,465 00
on Personal Security,		2,445,127 03
to Counties, Cities and Towns,		110,000 00
Cash on hand,		81,795 56
	\$5,220,987 59	\$5,220,987 59

Number of Depositors,	10,835
Rate of ordinary dividends for the last year,	7½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$75,600 00
Average annual expenses,	6,500 00

FITCHBURG SAVINGS BANK—FITCHBURG.

[April 21.]

NATHANIEL WOOD, *President.**Treasurer, E. TORRY.*

Deposits,	\$1,772,453 93	
Interest,	85,886 86	
Suspense Account,	542 13	
Public Funds,		\$194,000 00
Bank Stock,		186,900 00
Railroad Bonds,		2,700 00
Real Estate,		108,729 15
Loans on Public Funds,		17,200 00
on Bank Stock,		6,800 00
on Real Estate,		625,851 00
on Personal Security,		414,104 66
on Railroad Stock,		12,322 00
to Counties, Cities and Towns,		233,200 00
Expense Account,		741 40
Cash on hand,		56,334 71
	\$1,858,882 92	\$1,858,882 92

Number of Depositors,	5,800
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$22,800 00
Average annual expenses,	3,000 00

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

[July 25.]

OTIS CARY, *President.**Treasurer,* WILLIAM H. THOMAS.

Deposits,	\$156,410 56	
Interest,	1,301 33	
Public Funds,		\$12,300 00
Bank Stock,		5,200 00
Loans on Public Funds,		1,700 00
on Real Estate,		111,065 00
on Personal Security,		10,650 00
to Counties, Cities and Towns,		7,325 00
Cash on hand,		9,471 89
	\$157,711 89	\$157,711 89

Number of Depositors,	697
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$200 00

FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

[November 15.]

MOSES EDGELL, *President.**Treasurer,* C. S. ADAMS.

Deposits,	\$750,124 22	
Interest,	29,440 84	
Bills Payable,	8,000 00	
Public Funds,		\$52,100 00
Bank Stock,		109,000 00
Railroad Bonds,		25,000 00
Loans on Bank Stock,		1,420 00
on Real Estate,		580,917 45
on Personal Security,		4,666 00
to Counties, Cities and Towns,		4,000 00
Furniture and Fixtures,		2,000 00
Expense Account,		1,854 56
Cash on hand,		6,607 05
	\$787,565 06	\$787,565 06

Number of Depositors,	2,891
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$18,000 00
Average annual expenses,	2,500 00

FRANKLIN SAVINGS BANK—BOSTON.

[March 16.]

OSMYN BREWSTER, *President.**Treasurer,* HENRY WHITEMORE.

Deposits,	\$3,275,182 77	
Profits,	29,303 34	
Interest,	22,629 56	
Public Funds,		\$545,445 42
Bank Stock,		113,503 33
Railroad Bonds,		9,737 50
Loans on Public Funds,		6,900 00
on Bank Stock,		6,200 00
on Real Estate,		2,329,395 64
on Personal Security,		119,100 00
on Railroad Stock,		225 00
on Bank Stock and Public Funds,		9,600 00
to Banks, on interest,		142,178 67
Suspense Account,		70 00
Expense Account,		657 61
Accrued Interest Account,		43,796 11
Cash on hand,		306 39
	\$3,327,115 67	\$3,327,115 67

Number of Depositors,	8,346
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$49,417 75
Average annual expenses,	7,000 00

FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

[July 10.]

SAMUEL O. LAMB, *President.**Treasurer,* WILLIAM HENRY ALLEN.

Deposits,	\$2,158,394 47	
Profits,	72,176 50	
Interest,	69,908 08	
Public Funds,		\$533,800 00
Bank Stock,		58,500 00
Railroad Bonds,		15,000 00
Loans on Public Funds,		68,985 00
on Bank Stock,		56,660 00
on Real Estate,		677,010 00
on Personal Security,		482,665 22
to Counties, Cities and Towns,		296,001 88
to Banks, on interest,		109,069 61
Cash on hand,		2,787 34
	\$2,300,479 05	\$2,300,479 05

Number of Depositors,	6,200
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$20,400 00
Average annual expenses,	3,790 00

GARDNER SAVINGS BANK—GARDNER.

[May 18.]

CHARLES HEYWOOD, *President.**Treasurer,* JOHN D. EDGELL.

Deposits,	\$237,526 97	
Due Gardner Nat Bank,	740 07	
Public Funds,		\$11,770 25
Bank Stock,		1,584 00
Loans on Bank Stock,		4,800 00
on Real Estate,		131,310 00
on Personal Security,		19,223 38
to Counties, Cities and Towns,		68,096 95
Interest Account,		415 81
Expense Account,		1,066 65
	<hr/>	<hr/>
	\$238,267 04	\$238,267 04
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Number of Depositors,		923
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends are made.		
Average annual expenses,		\$220 00
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GEORGETOWN SAVINGS BANK—GEORGETOWN.

[November 3.]

J. P. JONES, *President.**Treasurer,* W. H. HARRIMAN.

Deposits,	\$32,533 07	
Interest,	1,268 45	
Due Treasurer,	233 19	
Public Funds,		\$1,807 50
Loans on Public Funds,		800 00
on Real Estate,		21,930 00
on Personal Security,		7,950 00
to Counties, Cities and Towns,		1,000 00
Expense Account,		547 21
	<hr/>	<hr/>
	\$34,034 71	\$34,034 71
<hr/>		
Number of Depositors,		217
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends are made.		
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GRAFTON SAVINGS BANK—GRAFTON.

[October 26.]

ABRAM M. BIGELOW, *President.**Treasurer,* HENRY F. WING.

Deposits,	\$75,378 23	
Interest,	2,692 47	
Bank Stock,		\$20,913 24
Loans on Bank Stock,		9,000 00
on Real Estate,		35,600 00
on Personal Security,		10,150 00
Expense Account,		861 79
Cash on hand,		1,545 67
	\$78,070 70	\$78,070 70

Number of Depositors,	360
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$4,814 00

GREENFIELD SAVINGS BANK—GREENFIELD.

[July 11.]

JOHN SANDERSON, *President.**Treasurer,* R. A. PACKARD.

Deposits,	\$478,753 47	
Profits,	1,242 60	
Public Funds,		\$12,400 90
Bank Stock,		99,260 78
Railroad Bonds,		20,000 00
Loans on Public Funds,		5,934 90
on Bank Stock,		14,050 00
on Real Estate,		152,445 00
on Personal Security,		120,467 00
to Counties, Cities and Towns,		44,125 00
Expense Account,		1,655 32
Cash on hand,		9,657 17
	\$479,996 07	\$479,996 07

Number of Depositors,	1,271
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$25,930 40
Average annual expenses,	800 00

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

[July 13.]

EGBERT HOLLISTER, *President.**Treasurer,* WILLIAM H. PARKS.

Deposits,	\$223,746 03	
Interest,	4,921 37	
Bills Payable,	5,000 00	
Public Funds,		\$11,898 00
Loans on Public Funds,		3,175 00
on Real Estate,		140,464 07
on Personal Security,		53,551 85
on Railroad Stock,		1,800 00
to Counties, Cities and Towns,		5,000 00
Expense Account,		626 42
Cash on hand,		17,152 06
	\$233,667 40	\$233,667 40

Number of Depositors,	1,075
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	\$660 00

GROVELAND SAVINGS BANK—GROVELAND.

[November 9.]

CHARLES STICKNEY, *President.**Treasurer,* N. H. GRIFFITH.

Deposits,	\$10,600 87	
Profits,	35 85	
Loans on Real Estate,		\$8,700 00
to Counties, Cities and Towns,		1,100 00
Expense Account,		30 10
Cash on hand,		806 62
	\$10,636 72	\$10,636 72

Number of Depositors,	84
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	

HAMPDEN SAVINGS BANK—SPRINGFIELD.

[June 29.]

ELIPHALET TRASK, *President.**Treasurer, P. S. BAILEY.*

Deposits,	\$1,004,384 81	
Profits,	6,489 06	
Interest,	6,024 36	
Public Funds,		\$41,000 00
Bank Stock,		135,315 00
Railroad Bonds,		5,000 00
Loans on Public Funds,		13,408 00
on Bank Stock,		27,700 00
on Real Estate,		672,745 00
on Personal Security,		106,635 00
to Counties, Cities and Towns,		9,000 00
Expense Account,		4,335 92
Cash on hand,		1,759 31
	\$1,016,898 23	\$1,016,898 23

Number of Depositors,	2,455
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$29,144 00
Average annual expenses,	3,000 00

HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

[May 24.]

JAMES C. ARMS, *President.**Treasurer, LEWIS WARNER.*

Deposits,	\$178,186 99	
Profits,	459 13	
Public Funds,		\$1,830 00
Bank Stock,		33,233 25
Loans on Public Funds,		14,100 00
on Bank Stock,		33,500 00
on Real Estate,		71,150 00
on Personal Security,		11,900 00
to Counties, Cities and Towns,		1,500 00
Cash on hand,		11,432 87
	\$178,646 12	\$178,646 12

Number of Depositors,	680
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,980 00
Average annual expenses,	450 00

HAVERHILL SAVINGS BANK—HAVERHILL.

[November 8.]

JOHN A. APPLETON, *President.**Treasurer,* A. B. JAKUES.

Deposits,	\$2,259,940 85	
Profits,	14,939 96	
Interest,	1,828 81	
Public Funds,		\$451,300 00
Bank Stock,		354,450 00
Railroad Bonds,		56,000 00
Loans on Public Funds,		21,029 00
on Bank Stock,		7,200 00
on Real Estate,		966,375 00
on Personal Security,		41,000 00
on Railroad Stock,		3,000 00
to Counties, Cities and Towns,		335,600 00
Expense Account,		4,369 74
Cash on hand,		36,385 88
	<hr/>	<hr/>
	\$2,276,709 62	\$2,276,709 62

Number of Depositors,	7,174
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$26,700 00
Average annual expenses,	3,100 00

HAYDENVILLE SAVINGS BANK—HAYDENVILLE.

[May 25.]

JOEL HAYDEN, *President.**Treasurer,* B. S. JOHNSON.

Deposits,	\$36,914 98	
Interest,	298 38	
Loans on Real Estate,		\$22,600 00
on Personal Security,		5,700 00
to Counties, Cities and Towns,		3,000 00
Expense Account,		111 65
Cash on hand,		5,801 71
	<hr/>	<hr/>
	\$37,213 36	\$37,213 36

Number of Depositors,	179
Commenced business January 2, 1871.	

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

[August 29.]

ISAAC BARNES, *President.**Treasurer,* HENRY C. HARDING.

Deposits,	\$1,191,315 52	
Public Funds,		\$247,800 00
Bank Stock,		141,600 00
Real Estate,		1,921 03
Loans on Public Funds,		2,525 00
on Bank Stock,		5,520 00
on Real Estate,		721,537 00
on Personal Security,		21,290 00
to Counties, Cities and Towns,		18,550 00
Profit and Loss,		11,913 97
Expense Account,		1,038 03
Cash on hand,		17,620 49
	\$1,191,315 52	\$1,191,315 52

Number of Depositors,	3,417
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$15,000 00
Average annual expenses,	1,950 00

HOLYOKE SAVINGS BANK—HOLYOKE.

[June 28.]

JOEL RUSSELL, *President.**Treasurer,* R. B. JOHNSON.

Deposits,	\$546,147 60	
Interest,	10,627 89	
Bank Stock,		\$42,573 50
Furniture and fixtures,		3,060 65
Loans on Public Funds,		3,250 00
on Real Estate,		359,825 00
on Personal Security,		100,076 00
to Counties, Cities and Towns,		28,000 00
Expense Account,		224 77
Cash on hand,		19,765 57
	\$556,775 49	\$556,775 49

Number of Depositors,	1,908
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$7,275 00
Average annual expenses,	1,500 00

HOME SAVINGS BANK—BOSTON.

[September 13.]

HENRY SMITH, *President.**Treasurer,* EDWARD O. ROCKWOOD.

Deposits,	\$3,333,286 34	
Interest,	75,050 19	
Suspense Account,	178 80	
Public Funds,		\$56,238 17
Bank Stock,		168,210 49
Loans on Public Funds,		23,400 00
on Bank Stock,		64,700 00
on Real Estate,		2,177,092 00
on Personal Security,		235,070 00
on Railroad Stock,		15,000 00
to Counties, Cities and Towns,		515,000 00
to Banks, on interest,		103,307 63
Profit and Loss Account,		39,173 35
Expense Account,		3,823 44
Furniture and Fixtures,		4,966 93
Cash on hand,		2,533 32
	<u>\$3,408,515 33</u>	<u>\$3,408,515 33</u>

Number of Depositors,	11,188
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$20,449 00
Average annual expenses,	6,500 00

HOOSAC SAVINGS BANK—NORTH ADAMS.

[July 12.]

SYLVANDER JOHNSON, *President.**Treasurer,* AUSTIN BOND.

Deposits,	\$24,692 34	
Bank Stock,		\$3,125 00
Loans on Real Estate,		12,300 00
on Personal Security,		5,000 00
Cash on hand,		4,267 34
	<u>\$24,692 34</u>	<u>\$24,692 34</u>

Number of Depositors,	193
Commenced business June 1, 1871.	

HOPKINTON SAVINGS BANK—HOPKINTON.

[May 19.]

L. H. BOWKER, *President.**Treasurer*, R. F. CLAFLIN.

Deposits,	\$75,605 32	
Interest,	3,498 82	
Public Funds,		\$3,969 14
Bank Stock,		26,392 74
Railroad Bonds,		960 00
Loans on Real Estate,		17,985 00
on Personal Security,		12,900 00
to Counties, Cities and Towns,		15,000 00
Expense Account,		461 26
Cash on hand,		1,436 00
	<hr/>	<hr/>
	\$79,104 14	\$79,104 14

Number of Depositors,	537
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$3,660 00
Average annual expenses,	500 00

HUDSON SAVINGS BANK—HUDSON.

[April 18.]

FRANCIS BRIGHAM, *President.**Treasurer*, F. D. BRIGHAM.

Deposits,	\$70,254 93	
Profits,	767 89	
Loans on Real Estate,		51,470 00
on Personal Security,		3,750 00
to Counties, Cities and Towns,		13,000 00
Furniture and Fixtures,		407 68
Expense Account,		567 08
Cash on hand,		1,828 06
	<hr/>	<hr/>
	\$71,022 82	\$71,022 82

Number of Depositors,	400
Rate of ordinary dividends for the last year,	6 per cent.
Average annual expenses,	\$350 00

HYANNIS SAVINGS BANK—HYANNIS.

[August 10.]

F. G. KELLEY, *President*.*Treasurer*, JOSEPH R. HALL.

Deposits,	\$235,208 31	
Profits,	119 50	
Dividend Account,	11,349 42	
Bank Stock,		\$45,632 50
Railroad Bonds,		10,000 00
Railroad Stock,		10,965 00
Loans on Real Estate,		36,610 75
on Personal Security,		128,187 22
Interest Accrued,		792 44
Cash on hand,		14,489 32
	<hr/>	<hr/>
	\$246,677 23	\$246,677 23

Number of Depositors,	867
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$8,785 00
Average annual expenses,	1,100 00

HYDE PARK SAVINGS BANK—HYDE PARK.

[November 21.]

CHARLES F. GERRY, *President*.*Treasurer*, HENRY S. BUNTON.

Deposits,	\$12,254 29	
Interest,	125 97	
Bank Stock,		\$716 50
Furniture and Fixtures,		1,144 17
Loans on Real Estate,		5,800 00
to Counties, Cities and Towns,		4,000 00
Cash on hand,		719 59
	<hr/>	<hr/>
	\$12,380 26	\$12,380 26

Number of Depositors,	144
Commenced business in June, 1871.	

INSTITUTION FOR SAVINGS IN NEWTON—NEWTON.

[May 9.]

GEORGE HYDE, *President.**Treasurer, E. J. COLLINS.*

Deposits,	\$180,919 15	
Profits,	5,529 22	
Public Funds,		\$9,500 00
Bank Stock,		7,200 00
Loans on Public Funds,		2,000 00
on Real Estate,		119,120 00
on Personal Security,		19,700 00
to Counties, Cities and Towns,		3,125 00
Expense Account,		192 39
Cash on hand,		25,605 98
	<hr/>	<hr/>
	\$186,448 37	\$186,448 37

Number of Depositors,	1,055
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$400 00

INSTITUTION FOR SAVINGS IN NEWBURYPORT.

[October 6.]

EDWARD S. MORLEY, *President.**Treasurer, RICHARD STONE.*

Deposits,	\$3,428,084 36	
Interest,	88,810 18	
Public Funds,		\$825,918 75
Bank Stock,		956,946 20
Railroad Bonds,		105,590 00
Real Estate,		20,954 29
Loans on Public Funds,		6,850 00
on Bank Stock,		4,500 00
on Real Estate,		640,822 67
on Personal Security,		176,689 00
to Counties, Cities and Towns,		632,461 41
to Banks, on interest,		107,075 72
Annuity in Trust,		10,792 70
Expense Account,		2,486 52
Fifty Associates' Stock,		25,000 00
Cash on hand,		807 28
	<hr/>	<hr/>
	\$3,516,894 54	\$3,516,894 54

Number of Depositors,	8,982
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$77,250 00
Average annual expenses,	5,600 00

INSTITUTION FOR SAVINGS IN ROXBURY—BOSTON.

[March 18.]

A. D. HODGES, *President*.*Treasurer*, EDWARD RICHARDS.

Deposits,	\$1,665,482 11	
Interest,	27,822 10	
Public Funds,		\$357,363 65
Bank Stock,		177,496 97
Loans on Public Funds,		93,250 00
on Bank Stock,		22,650 00
on Real Estate,		488,352 17
on Personal Security,		473,480 00
to Counties, Cities and Towns,		33,900 00
Cash on hand,		46,811 42
	\$1,693,304 21	\$1,693,304 21

Number of Depositors,	5,313
Rate of ordinary dividends for the last year,	5½ per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$31,494 00
Average annual expenses,	5,500 00

IPSWICH SAVINGS BANK—IPSWICH.

[October 10.]

JOSEPH ROSS, *President*.*Treasurer*, THEODORE F. COGSWELL.

Deposits,	\$5,719 00	
Interest,	52 60	
Loans on Real Estate,		\$1,050 00
on Personal Security,		4,450 00
Cash on hand,		1,321 60
	\$5,771 60	\$5,771 60

Number of Depositors,	68
Commenced business May 8, 1871.	

LANCASTER SAVINGS BANK—LANCASTER.

[April 19.]

HENRY WILDER, *President.**Treasurer, C. T. SYMMES.*

Deposits,	\$673,148 29	
Profits,	13,878 48	
Interest,	4,118 58	
Public Funds,		\$265,000 00
Bank Stock,		61,300 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		1,100 00
on Bank Stock,		8,000 00
on Real Estate,		232,939 11
on Personal Security,		87,772 25
Cash on hand,		25,033 99
	\$691,145 35	\$691,145 35

Number of Depositors,	2,057
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$15,000 00
Average annual expenses,	2,029 00

LAWRENCE SAVINGS BANK—LAWRENCE.

[September 21.]

MILTON BONNEY, *President.**Treasurer, W. R. SPAULDING.*

Deposits,	\$255,549 99	
Interest,	3,816 37	
Public Funds,		\$9,100 00
Bank Stock,		33,175 00
Loans on Real Estate,		181,849 25
on Personal Security,		15,375 00
Premium Account,		5,484 85
Expense Account,		2,575 47
Cash on hand,		11,806 79
	\$259,366 36	\$259,366 36

Number of Depositors,	1,355
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$5,000 00
Average annual expenses,	1,000 00

LEE SAVINGS BANK—LEE.

[July 13.]

H. GARFIELD, *President.**Treasurer,* J. L. KILBORN.

Deposits,	\$330,815 17	
Interest,	8,734 19	
Suspense Account,	4,868 23	
Public Funds,		\$104,000 00
Bank Stock,		15,380 00
Loans on Public Funds,		372 30
on Bank Stock,		960 00
on Real Estate,		163,908 11
on Personal Security,		20,880 00
to Counties, Cities and Towns,		27,200 00
Profit and Loss Account,		6,090 13
Expense Account,		150 00
Cash on hand,		5,477 05
	\$344,417 59	\$344,417 59

Number of Depositors,	1,214
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,400 00
Average annual expenses,	950 00

LEICESTER SAVINGS BANK—LEICESTER.

[May 16.]

CHENEY HATCH, *President.**Treasurer,* D. E. MERRIAM.

Deposits,	\$111,968 60	
Profits,	50 00	
Interest,	1,771 88	
Bank Stock,		\$29,777 62
Loans on Public Funds,		2,500 00
on Real Estate,		64,196 00
on Personal Security,		14,469 75
Cash on hand,		2,847 11
	\$113,790 48	\$113,790 48

Number of Depositors,	318
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$4,106 40
Average annual expenses,	345 00

LEOMINSTER SAVINGS BANK—LEOMINSTER.

[April 26.]

LEONARD BURRAGE, *President.**Treasurer, A. L. BURDITT.*

Deposits,	\$231,309 46	
Profits,	164 67	
Bank Stock,		\$19,870 25
Loans on Public Funds,		9,800 00
on Bank Stock,		8,000 00
on Real Estate,		154,360 00
on Personal Security,		37,275 00
Furniture,		635 15
Cash on hand,		1,533 73
	\$231,474 13	\$231,474 13

Number of Depositors,	1,115
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$7,724 00
Average annual expenses,	600 00

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

[March 23.]

HORATIO WOOD, *President.**Treasurer, A. S. TYLER.*

Deposits,	\$2,119,762 43	
Profits,	17,942 95	
Profit and Loss,	400 00	
Premium Account,	5,000 00	
Due Prescott National Bank,	2,741 27	
Public Funds,		\$296,500 00
Bank Stock,		263,282 00
Railroad Bonds,		2,000 00
Loans on Public Funds,		3,400 00
on Bank Stock,		19,700 00
on Real Estate,		1,155,600 00
on Personal Security,		162,300 00
to Counties, Cities and Towns,		218,000 00
to Banks, on interest,		25,000 00
Expense Account,		64 65
	\$2,145,846 65	\$2,145,846 65

Number of Depositors,	8,867
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$22,500 00
Average annual expenses,	4,250

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

[March 23.]

THEODORE EDSON, *President.**Treasurer,* GEORGE J. CARNEY.

Deposits,	\$1,613,788 50	
Public Funds,		\$811,000 00
Bank Stock,		6,300 00
Real Estate,		20,334 06
Loans on Public Funds,		25,400 00
on Bank Stock,		26,000 00
on Real Estate,		76,578 00
to Counties, Cities and Towns,		432,975 00
to Banks, on interest,		211,000 00
Profit and Loss Account,		3,537 08
Cash on hand,		664 36
	\$1,613,788 50	\$1,613,788 50

Number of Depositors,	5,190
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$4,000 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

[September 22.]

THOMAS B. NEWHALL *President.**Treasurer,* B. V. FRENCH.

Deposits,	\$1,180,229 02	
Profits,	6,479 59	
Public Funds,		\$207,231 25
Bank Stock,		325,311 05
Railroad Bonds,		19,450 00
Real Estate,		44,529 24
Loans on Bank Stock,		6,750 00
on Real Estate,		532,960 00
on Personal Security,		17,301 96
to Counties, Cities and Towns,		19,000 00
to Banks, on interest,		8,071 14
Expense Account,		3,742 49
Cash on hand,		2,361 48
	\$1,186,708 61	\$1,186,708 61

Number of Depositors,	6,943
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$39,764 62
Average annual expenses,	2,900 00

LYNN INSTITUTION FOR SAVINGS—LYNN.

[September 22.]

JOSEPH N. SANDERSON, *President.**Treasurer, E. LOVEJOY.*

Deposits,	\$1,282,391 43	
Profits,	1,055 40	
Public Funds,		\$95,000 00
Bank Stock,		92,440 00
Real Estate,		65,259 65
Loans on Public Funds,		8,290 00
on Bank Stock,		15,250 00
on Real Estate,		677,498 00
on Personal Security,		103,540 00
to Counties, Cities and Towns,		161,500 00
to Banks, on interest,		55,200 00
Expense Account,		881 65
Cash on hand,		8,587 53
	<u>\$1,283,446 83</u>	<u>\$1,283,446 83</u>

Number of Depositors,	4,388
Rate of ordinary dividends for the last year,	6 per cent
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$22,700 00
Average annual expenses,	3,000 00

MALDEN SAVINGS BANK—MALDEN.

[September 19.]

HENRY BARRETT, *President.**Treasurer, CHARLES MERRILL.*

Deposits,	\$159,388 97	
Interest,	2,215 37	
Public Funds,		\$30,000 00
Bank Stock,		2,600 00
Loans on Real Estate,		106,000 00
on Personal Security,		20,000 00
Expense Account,		762 15
Cash on hand,		2,242 19
	<u>\$161,604 34</u>	<u>\$161,604 34</u>

Number of Depositors,	1,830
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$600 00

MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

[October 11.]

JOHN F. HARRIS, *President.**Treasurer,* WILLIAM GILLEY, Jr.

Deposits,	\$15,234 00	
Interest,	167 52	
Public Funds,		\$4,590 00
Loans on Real Estate,		4,750 00
to Counties, Cities and Towns,		3,047 00
to Banks, on interest,		2,683 30
Furniture and Safe,		175 00
Expense Account,		131 22
Cash on hand,		25 00
	\$15,401 52	\$15,401 52
Number of Depositors,		193
Commenced business June 15, 1871.		

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

[April 18.]

SIDNEY G. FAY, *President.**Treasurer,* E. C. WHITNEY.

Deposits,	\$522,218 45	
Profits,	710 42	
Bank Stock,		\$119,100 00
Loans on Real Estate,		368,500 00
on Personal Security,		5,500 00
to Counties, Cities and Towns,		10,000 00
Cash on hand,		19,828 87
	\$522,928 87	\$522,928 87
Number of Depositors,		1,333
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends are made.		
Average annual expenses,		\$1,200 00

MECHANICS' SAVINGS BANK—LOWELL.

[March 24.]

WILLIAM A. BURKE, *President*.*Treasurer*, C. C. HUTCHINSON.

Deposits,	\$1,529,306 63	
Interest,	20,493 11	
Public Funds,		\$311,500 00
Bank Stock,		113,750 00
Railroad Bonds,		25,000 00
Real Estate,		27,211 27
Loans on Public Funds,		3,000 00
on Bank Stock,		10,300 00
on Real Estate,		847,411 25
on Personal Security,		146,000 00
on Railroad Stock,		10,800 00
to Counties, Cities and Towns,		44,800 00
Expense Account,		7,969 06
Cash on hand,		2,058 16
	\$1,549,799 74	\$1,549,799 74

Number of Depositors,	3,695
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$20,000 00
Average annual expenses,	2,700 00

MEDFORD SAVINGS BANK—MEDFORD.

[October 12.]

EDWARD BROOKS, *President*.*Treasurer*, HERBERT MAGOUN.

Deposits,	\$100,796 63	
Profits,	1,056 98	
Public Funds,		\$5,385 00
Bank Stock,		8,768 00
Railroad Bonds,		3,000 00
Loans on Real Estate,		72,725 00
on Personal Security,		2,850 00
Furniture and Fixtures,		500 00
Expense Account,		248 19
Cash on hand,		8,377 42
	\$101,853 61	\$101,853 61

Number of Depositors,	787
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Average annual expenses,	\$525 00

MEDWAY SAVINGS BANK—MEDWAY.

[November 22.]

M. M. FISHER, *President.**Treasurer,* O. A. MASON.

Deposits,	\$18,359 52	
Interest,	276 84	
Bank Stock,		\$2,400 00
Loans on Real Estate,		10,675 00
on Personal Security,		2,000 00
to Counties, Cities and Towns,		1,000 00
Expense Account,		262 07
Cash on hand,		2,299 20
	<hr/>	<hr/>
	\$18,636 36	\$18,636 36
<hr/>		
Number of Depositors,		204
Commenced business March 30, 1871.		
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MERCANTILE SAVINGS INSTITUTION—BOSTON.

[October 2.]

LYMAN S. HAPGOOD, *President.**Treasurer,* ANSON J. STONE.

Capital Stock,	\$205,757 20	
Deposits,	2,362,207 33	
Profit and Loss,	27,239 97	
Interest,	63,003 13	
Premium Account,	9,091 85	
Public Funds,		\$40,000 00
Bank Stock,		10,900 00
Real Estate,		141,386 85
Loans on Public Funds,		12,000 00
on Bank Stock,		54,300 00
on Real Estate,		1,624,837 77
on Personal Security,		205,335 92
on Railroad Stock,		10,000 00
to Counties, Cities and Towns,		407,400 00
Suspense Account,		1,000 00
Expense and Tax Account,		22,130 83
Dividend Account,		18,001 48
Cash on hand,		120,006 63
	<hr/>	<hr/>
	\$2,667,299 48	\$2,667,299 48
<hr/>		
Number of Depositors,		6,130
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1868.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$6,900 00
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MERRIMACK RIVER SAVINGS BANK—LOWELL.

[November 2.]

JOSIAH G. PEABODY, *President*.*Treasurer*, G. W. KNOWLTON.

Deposits,	\$40,066 38	
Interest,	474 19	
Bank Stock,		\$4,552 00
Loans on Bank Stock,		800 00
on Real Estate,		27,300 00
on Personal Security,		6,925 32
Expense Account,		108 75
Cash on hand,		854 50
	<hr/>	<hr/>
	\$40,540 57	\$40,540 57

Number of Depositors, 157

Commenced business in April, 1871.

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

[April 25.]

GEORGE M. BROOKS, *President*.*Treasurer*, GEORGE HEYWOOD.

Deposits,	\$841,770 91	
Profits,	2,995 69	
Interest received,	27,613 85	
Public Funds,		\$156,000 00
Bank Stock,		255,000 00
Loans on Real Estate,		326,946 00
on Personal Security,		41,150 00
to Counties, Cities and Towns,		57,328 00
Interest paid,		22,200 59
Expense Account,		1,096 68
Cash on hand,		12,659 18
	<hr/>	<hr/>
	\$872,380 45	\$872,380 45

Number of Depositors, 2,826

Rate of ordinary dividends for the last year, 5 per cent.

Last dividend of reserved profits, in 1870.

Extra dividends are made once in Three years.

Largest amount invested in the stock of any one bank, \$30,000 00

Average annual expenses, 2,300 00

MILFORD SAVINGS BANK—MILFORD.

[April 12.]

ORISON UNDERWOOD, *President.**Treasurer,* A. G. UNDERWOOD.

Deposits,	\$378,154 12	
Profits,	6,638 35	
Interest,	8,106 79	
Public Funds,		\$46,100 00
Bank Stock,		31,891 12
Real Estate,		1,000 00
Loans on Public Funds,		13,150 00
on Bank Stock,		30,207 55
on Real Estate,		124,600 00
on Personal Security,		58,200 00
to Counties, Cities and Towns,		72,000 00
Cash on hand,		15,750 59
	\$392,899 26	\$392,899 26

Number of Depositors,	1,863
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$1,500 00

MILLBURY SAVINGS BANK—MILLBURY.

[April 13.]

THOS. J. HARRINGTON, *President.**Treasurer,* DAVID ATWOOD.

Deposits,	\$221,829 94	
Profits,	819 38	
Interest,	3,102 61	
Suspense Account,	500 00	
Due Millbury National Bank,	3,775 88	
Public Funds,		\$53,000 00
Bank Stock,		18,800 00
Loans on Bank Stock,		500 00
on Real Estate,		125,975 00
to Counties, Cities and Towns,		31,500 00
Expense Account,		252 81
	\$230,027 81	\$230,027 81

Number of Depositors,	753
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Average annual expenses,	\$800 00

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

[August 11.]

GEORGE COBB, *President.**Treasurer, MATTHEW BARNEY.*

Deposits,	\$499,967 95	
Interest,	1,767 20	
Public Funds,		\$65,873 00
Bank Stock,		118,256 00
Real Estate,		8,575 00
Loans on Public Funds,		4,563 00
on Bank Stock,		1,900 00
on Real Estate,		259,065 50
on Personal Security,		20,976 53
on Railroad Stock,		650 00
to Counties, Cities and Towns,		3,500 00
to Banks, on interest,		7,499 35
Expense Account,		1,012 93
Cash on hand,		9,863 84
	\$501,735 15	\$501,735 15

Number of Depositors,	1,530
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$20,000 00
Average annual expenses,	1,600 00

NATICK FIVE CENTS SAVINGS BANK—NATICK.

[November 14.]

JOHN KIMBALL, *President.**Treasurer, NATHANIEL CLARK.*

Deposits,	\$250,938 42	
Profits,	2,503 68	
Public Funds,		\$500 00
Loans on Real Estate,		199,486 53
on Personal Security,		22,570 00
to Counties, Cities and Towns,		27,500 00
Cash on hand,		3,385 57
	\$253,442 10	\$253,442 10

Number of Depositors,	1,585
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$800 00

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

[July 28.]

GEORGE HOWLAND, *President.**Treasurer,* B. RICKETSON, Jr.

Deposits,	\$2,196,675 31	
Profits,	11,871 30	
Interest,	39,775 57	
Discount,	24,587 55	
Premium Account,	23,569 27	
Taxes unpaid,	2,981 77	
Public Funds,		\$1,281,800 00
Bank Stock,		103,100 00
Railroad Bonds,		83,500 00
Loans on Public Funds,		13,925 00
on Bank Stock,		3,300 00
on Real Estate,		361,425 14
on Personal Security,		388,927 42
to Counties, Cities and Towns,		1,640 00
Furniture and Fixtures,		9,349 38
Expense Account,		1,877 55
Cash on hand,		50,616 28
	\$2,299,460 77	\$2,299,460 77

Number of Depositors,	10,024
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$49,400 00
Average annual expenses,	6,500 00

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

[July 27.]

———, *President.**Treasurer,* CHARLES H. PEIRCE.

Deposits,	\$6,083,741 84	
Surplus Fund,	125,000 00	
Profit and Loss,	95,476 01	
Public Funds,		\$3,318,307 00
Bank Stock,		1,179,350 00
Railroad Bonds,		56,360 00
Real Estate,		5,553 00
Loans on Public Funds,		22,210 00
on Bank Stock,		20,300 00
on Real Estate,		2,133 67
on Personal Security,		1,351,647 66
on Railroad Stock and Bonds,		14,950 00
to Counties, Cities and Towns,		220,852 48
to Banks, on interest,		74,145 08
Expense Account,		2,828 15
Suspense Account,		22,856 63
Cash on hand,		12,724 18
	\$6,304,217 85	\$6,304,217 85

Number of Depositors,	14,453
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$109,600 00
Average annual expenses,	10,000 00

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

[October 6.]

DAVID WOOD, *President.**Treasurer, J. A. MAYNARD.*

Deposits,	\$684,211 82	
Profits,	1,736 00	
Interest,	21,877 94	
Public Funds,		\$144,875 00
Bank Stock,		87,600 00
Railroad Bonds,		16,437 00
Loans on Public Funds,		7,100 00
on Bank Stock,		6,700 00
on Real Estate,		279,795 00
on Personal Security,		51,790 00
to Counties, Cities and Towns,		94,280 00
to Banks, on interest,		17,413 57
Expense Account,		738 20
Cash on hand,		1,096 99
	<hr/>	<hr/>
	\$707,825 76	\$707,825 76

Number of Depositors,	3,377
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$8,000 00
Average annual expenses,	1,500 00

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

[May 24.]

WILLIAM ALLEN, *President.**Treasurer, L. MALTBY.*

Deposits,	\$1,402,975 96	
Profits,	41,535 74	
Public Funds,		\$349,000 00
Bank Stock,		37,300 00
Loans on Public Funds,		36,998 07
on Bank Stock,		43,700 00
on Real Estate,		562,758 40
on Personal Security,		218,940 00
to Counties, Cities and Towns,		88,589 53
Cash on hand,		107,225 70
	<hr/>	<hr/>
	\$1,444,511 70	\$1,444,511 70

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,300 00
Average annual expenses,	4,500 00

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

[July 12.]

R. H. WELLS, *President*.*Treasurer*, E. D. WHITAKER.

Deposits,	\$504,225 12	
Profits,	13,623 44	
Public Funds,		\$10,000 00
Bank Stock,		9,510 00
Real Estate,		8,208 62
Loans on Public Funds,		3,000 00
on Bank Stock,		10,968 00
on Real Estate,		209,515 00
on Personal Security,		166,175 00
to Counties, Cities and Towns,		78,258 66
Cash on hand,		22,213 28
	\$517,848 56	\$517,848 56

Number of Depositors,	1,855
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	\$2,000 00

NORTH BRIDGEWATER SAVINGS BANK—NORTH BRIDGEWATER.

[September 7.]

HENRY W. ROBINSON, *President*.*Treasurer*, EDWARD SOUTHWORTH.

Deposits,	\$368,947 00	
Profits,	592 83	
Interest,	295 45	
Bank Stock,		\$32,429 16
Loans on Real Estate,		191,587 48
on Personal Security,		126,901 00
Cash on hand,		18,917 64
	\$369,835 28	\$369,835 28

Number of Depositors,	1,577
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$12,491 25
Average annual expenses,	1,000 00

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

[May 3.]

CHARLES ADAMS, Jr., *President.**Treasurer,* BONUM NYE.

Deposits,	\$197,682 27	
Profits,	2,862 09	
Public Funds,		\$76,000 00
Bank Stock,		1,500 00
Loans on Public Funds,		25,000 00
on Real Estate,		85,279 00
on Personal Security,		2,300 00
to Counties, Cities and Towns,		4,000 00
Furniture,		118 00
Expense Account,		29 60
Cash on hand,		6,317 76
	\$200,544 36	\$200,544 36

Number of Depositors,	970
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	\$540 00

NORTH EASTON SAVINGS BANK—NORTH EASTON.

[June 21.]

F. L. AMES, *President.**Treasurer,* P. A. GIFFORD.

Deposits,	\$162,214 49	
Profits,	2,119 31	
Public Funds,		\$70,065 55
Bank Stock,		34,892 25
Loans on Bank Stock,		18,000 00
on Real Estate,		30,535 18
on Personal Security,		4,175 00
Expense Account,		25
Cash on hand,		6,665 57
	\$164,333 80	\$164,333 80

Number of Depositors,	675
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$10,690 00
Average annual expenses,	250 00

NORTH END SAVINGS BANK—BOSTON.

[February 10.]

ROBERT MARSH, *President*.GEO. C. TRUMBULL, *Treasurer*.

Deposits,	\$95,284 20	
Interest,	2,291 76	
Public Funds,		\$4,925 00
Bank Stock,		11,959 62
Loans on Public Funds,		200 00
on Real Estate,		59,337 83
Furniture and Fixtures,		1,855 36
Expense Account,		1,398 27
Cash on hand,		17,899 88
	\$97,575 96	\$97,575 96

Number of Depositors,	484
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$4,940 50

PEOPLE'S SAVINGS BANK—WORCESTER.

[April 4.]

JOHN C. MASON, *President*.*Treasurer*, C. M. BENT.

Deposits,	\$2,310,684 90	
Dividend Account,	46,827 04	
Interest,	32,642 66	
Suspense Account,	5,946 40	
Rent Account,	688 60	
Public Funds,		\$358,500 00
Bank Stock,		322,800 00
Railroad Bonds,		40,000 00
Real Estate,		65,000 00
Furniture and Safe,		2,937 34
Loans on Public Funds,		31,300 00
on Bank Stock,		20,350 00
on Real Estate,		1,221,115 00
on Personal Security,		185,358 76
on Railroad Stock,		3,500 00
to Counties, Cities and Towns,		4,000 00
to Banks, on interest,		40,112 75
Profit and Loss Account,		38,693 58
Expense Account,		1,230 44
Premium Account,		58,177 77
Cash on hand,		3,713 96
	\$2,396,789 60	\$2,396,789 60

Number of Depositors,	7,173
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$29,600 00
Average annual expenses,	4,500 00

PALMER SAVINGS BANK—PALMER.

[May 2.]

GEORGE F. HILL, *President.**Treasurer,* MARSHALL W. FRENCH.

Deposits,	\$67,680 24	
Interest,	135 20	
Loans on Public Funds,		\$1,375 00
on Real Estate,		39,050 00
on Personal Security,		5,200 00
to Counties, Cities and Towns,		4,890 00
Expense Account,		360 91
Cash on hand,		16,939 53
	<hr/>	<hr/>
	\$67,815 44	\$67,815 44

Number of Depositors, 318
Rate of ordinary dividends for the last year, 6 per cent.
No extra dividends are made.

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

[October 31.]

LEANDER LOVELL, *President.**Treasurer,* DANIEL J. ROBBINS.

Deposits,	\$362,690 25	
Profits,	489 28	
Interest,	5,348 80	
Public Funds,		\$127,200 00
Bank Stock,		22,700 00
Railroad Bonds,		40,000 00
Real Estate,		2,850 00
Loans on Public Funds,		3,100 00
on Bank Stock,		1,525 00
on Real Estate,		119,446 00
on Personal Security,		34,065 00
on Railroad Stock,		140 00
to Counties, Cities and Towns,		12,000 00
Suspense and Tax Account,		550 31
Expense Account,		1,047 39
Cash on hand,		3,913 63
	<hr/>	<hr/>
	\$368,537 33	\$368,537 33

Number of Depositors, 2,060
Rate of ordinary dividends for the last year, 6 per cent.
No extra dividends are made.
Largest amount invested in the stock of any one bank, \$5,000 00
Average annual expenses, 1,200 00

PLYMOUTH SAVINGS BANK—PLYMOUTH.

[October 31.]

NATHANIEL RUSSELL, *President*.*Treasurer*, ALLEN DANFORTH.

Deposits,	\$1,701,634 14	
Profits,	18,837 83	
Interest,	51,953 45	
Suspense Account,	3,157 13	
Public Funds,		\$561,546 25
Bank Stock,		419,275 00
Railroad Bonds,		66,500 00
Real Estate,		8,174 00
Loans on Public Funds,		13,920 00
on Bank Stock,		5,200 00
on Real Estate,		481,429 00
on Personal Security,		115,055 13
on Railroad Stock,		23,890 00
to Counties, Cities and Towns,		36,500 00
Tax Account,		6,765 54
Expense Account,		1,533 63
Cash on hand,		35,794 00
	<hr/>	<hr/>
	\$1,775,582 55	\$1,775,582 55

Number of Depositors,	6,459
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$27,000 00
Average annual expenses,	4,500 00

PROVIDENT INSTITUTION FOR SAVINGS—BOSTON.

[April 7.]

JOHN AMORY LOWELL, *President*.*Treasurer*, PETER WAINWRIGHT.

Deposits,	\$11,802,389 27	
Profits,	245,907 71	
Interest,	110,984 60	
Suspense Account,	6,232 33	
Public Funds,		\$853,625 09
Bank Stock,		1,193,100 00
Railroad Bonds,		609,250 00
Real Estate,		50,000 00
Loans on Public Funds,		108,000 00
on Bank Stock,		55,700 00
on Real Estate,		3,571,250 00
on Personal Security,		4,082,500 00
on Railroad Stock,		2,800 00
to Counties, Cities and Towns,		893,100 00
Expense Account,		9,034 80
Cash on hand,		737,144 02
	<hr/>	<hr/>
	\$12,165,503 91	\$12,165,503 91

Number of Depositors,	33,109
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$188,100 00
Average annual expenses,	38,000 00

PROVIDENT INSTITUTION FOR SAVINGS—SALISBURY.

[October 10.]

WILLIAM C. BINNEY, *President.**Treasurer,* THOMAS J. CLARK.

Deposits,	\$1,026,303 98	
Profits,	5,270 91	
Interest,	29,717 48	
Public Funds,		\$249,000 00
Bank Stock,		133,825 00
Railroad Bonds,		45,000 00
Real Estate,		2,500 00
Loans on Public Funds,		3,000 00
on Real Estate,		143,150 00
on Personal Security,		183,100 00
to Counties, Cities and Towns,		295,500 00
to Banks, on interest,		7,000 00
Expense Account,		770 61
Cash on hand,		1,446 76
	<hr/>	<hr/>
	\$1,061,292 37	\$1,061,292 37

Number of Depositors,	4,170
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1865.	
Largest amount invested in the stock of any one bank,	\$10,000 00
Average annual expenses,	1,450 00

QUINCY SAVINGS BANK—QUINCY.

[June 16.]

DANIEL BAXTER, *President.**Treasurer,* GEORGE L. GILL.

Deposits,	\$692,108 27	
Suspense,	16 95	
Public Funds,		\$143,000 00
Bank Stock,		54,234 86
Loans on Bank Stock,		1,500 00
on Real Estate,		338,750 00
on Railroad Stock,		20,000 00
to Counties, Cities and Towns,		106,000 00
Dividend Account,		4,118 73
Expense Account,		692 64
Cash on hand,		10,328 99
	<hr/>	<hr/>
	\$692,125 22	\$692,125 22

Number of Depositors,	2,224
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$10,377 50
Average annual expenses,	1,500 00

RANDOLPH SAVINGS BANK—RANDOLPH.

[September 14.]

ATHERTON WALES, *President.**Treasurer,* SETH TURNER.

Deposits,	\$413,785 59	
Interest,	4,684 82	
Due Randolph National Bank,	3,000 00	
Public Funds,		\$80,000 00
Bank Stock,		59,800 00
Railroad Bonds,		84,000 00
Loans on Public Funds,		3,575 00
on Real Estate,		107,400 00
on Personal Security,		26,700 00
to Counties, Cities and Towns,		57,000 00
Premium Account,		444 81
Expense Account,		1,754 30
Cash on hand,		796 30
	\$421,470 41	\$421,470 41

Number of Depositors,	1,530
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,000 00
Average annual expenses,	600 00

READING SAVINGS BANK—READING.

[September 19.]

EPHRAIM HUNT, *President.**Treasurer,* NATHAN P. PRATT.

Deposits,	\$116,711 61	
Interest,	792 27	
Bank Stock,		\$6,000 00
Loans on Real Estate,		74,550 00
on Personal Security,		13,543 00
to Counties, Cities and Towns,		9,100 00
Expense and Tax Account,		1,704 71
Cash on hand,		12,606 17
	\$117,503 88	\$117,503 88

Number of Depositors,	506
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	

ROCKPORT SAVINGS BANK—ROCKPORT.

[October 5.]

HENRY DENNIS, *President.**Treasurer,* NEWELL GILES.

Deposits,	\$240,436 27	
Profits,	5,984 70	
Bank Stock,		\$48,919 00
Loans on Real Estate,		119,599 13
on Personal Security,		56,964 68
Cash on hand,		20,938 16
	<hr/>	<hr/>
	\$246,420 97	\$246,420 97

Number of Depositors,	1,075
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,973 50
Average annual expenses,	800 00

SALEM FIVE CENTS SAVINGS BANK—SALEM.

[September 29.]

HENRY S. WILLIAMS, *President.**Treasurer,* CHARLES H. HENDERSON.

Deposits,	\$1,350,241 36	
Profits,	10,748 06	
Public Funds,		\$288,143 12
Bank Stock,		65,854 24
Railroad Bonds,		32,440 00
Loans on Public Funds,		26,400 00
on Bank Stock,		1,100 00
on Real Estate,		541,114 00
on Personal Security,		255,700 00
on Railroad Stock,		3,500 00
to Counties, Cities and Towns,		114,962 50
to Banks, on interest,		31,000 00
Cash on hand,		775 56
	<hr/>	<hr/>
	\$1,360,989 42	\$1,360,989 42

Number of Depositors,	5,637
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$9,105 50
Average annual expenses,	3,800 00

SALEM SAVINGS BANK—SALEM.

[October 24.]

JOSEPH S. CABOT, *President.**Treasurer,* CHARLES E. SYMONDS.

Deposits,	\$4,973,602 09	
Profits,	46,186 60	
Public Funds,		\$1,686,000 00
Bank Stock,		292,690 00
Railroad Bonds,		25,000 00
Real Estate,		60,000 00
Loans on Bank Stock,		12,000 00
on Real Estate,		878,290 50
on Personal Security,		937,226 00
on Railroad Stock,		9,000 00
to Counties, Cities and Towns,		1,031,500 00
to Banks, on interest,		79,450 00
Cash on hand,		8,632 19
	\$5,019,788 69	\$5,019,788 69

Number of Depositors,	15,151
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$60,000 00
Average annual expenses,	9,300 00

SANDWICH SAVINGS BANK—SANDWICH.

[August 8.]

W. E. BOYDEN, *President.**Treasurer,* CHARLES B. HALL.

Deposits,	\$60,061 60	
Profits,	579 15	
Interest,	1,338 56	
Public Funds,		\$6,500 00
Loans on Public Funds,		665 00
on Real Estate,		26,067 00
on Personal Security,		19,455 00
to Counties, Cities and Towns,		2,000 00
Expense Account,		36 70
Cash on hand,		7,255 61
	\$61,979 31	\$61,979 31

Number of Depositors,	426
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Average annual expenses,	\$215 00

SCITUATE SAVINGS BANK—SCITUATE.

[August 29.]

JOHN BEAL, *President.**Treasurer, C. W. PROUTY.*

Deposits,	\$104,455 16	
Profits,	4,502 05	
Interest,	3,130 45	
Public Funds,		\$1,100 00
Bank Stock,		17,100 00
Loans on Real Estate,		76,588 94
on Personal Security,		1,588 23
to Counties, Cities and Towns,		11,170 00
Expense Account,		628 57
Cash on hand,		3,911 92
	<hr/>	<hr/>
	\$112,087 66	\$112,087 66

Number of Depositors,	314
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$7,000 00
Average annual expenses,	220 00

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

[August 3.]

DAVID FAIRBANKS, *President.**Treasurer, JOHN YOUNG, Jr.*

Deposits,	\$474,455 02	
Profits,	598 24	
Interest,	482 98	
Suspense Account,	13,497 75	
Dividend Account,	8,194 86	
Public Funds,		\$144,500 00
Bank Stock,		60,000 00
Railroad Bonds,		28,500 00
Real Estate,		1,322 95
Loans on Public Funds,		8,174 00
on Real Estate,		30,764 00
on Personal Security,		84,116 97
to Counties, Cities and Towns,		116,775 00
Furniture and Safe,		1,568 27
Cash on hand,		21,507 66
	<hr/>	<hr/>
	\$497,228 85	\$497,228 85

Number of Depositors,	1,569
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$12,600 00
Average annual expenses,	2,000 00

SHELBURNE FALLS FIVE CENTS SAVINGS BANK—SHELBURNE.

[July 11.]

F. A. BALL, *President.**Treasurer,* A. K. HAWKS.

Deposits,	\$470,587 93	
Profits,	10,316 08	
Interest,	2,411 28	
Public Funds,		\$30,100 00
Bank Stock,		24,700 00
Real Estate,		5,500 00
Loans on Real Estate,		271,875 00
on Personal Security,		139,512 32
Cash on hand,		11,627 97
	\$483,315 29	\$483,315 29
Number of Depositors,		2,300
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends are made.		
Largest amount invested in the stock of any one bank,		\$18,000 00
Average annual expenses,		1,300 00

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

[October 25.]

SAMUEL HARTWELL, *President.**Treasurer,* S. M. LANE.

Deposits,	\$606,491 72	
Interest,	8,260 61	
Public Funds,		\$211,800 00
Bank Stock,		56,000 00
Loans on Public Funds,		31,100 00
on Bank Stock,		6,070 00
on Real Estate,		210,050 00
on Personal Security,		58,600 00
to Counties, Cities and Towns,		28,100 00
to Banks, on interest,		10,000 00
Tax Account,		1,396 27
Expense Account,		316 83
Cash on hand,		1,319 23
	\$614,752 33	\$614,752 33
Number of Depositors,		2,097
Rate of ordinary dividends for the last year,		5 per cent.
Last dividend of reserved profits, in 1871.		
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$30,000 00
Average annual expenses,		1,269 30

SOUTH ADAMS SAVINGS BANK—SOUTH ADAMS.

[July 12.]

H. J. BLISS, *President.**Treasurer,* H. H. WELLINGTON.

Deposits,	\$144,701 50	
Interest,	628 17	
Bank Stock,		\$7,180 00
Loans on Bank Stock,		10,672 00
on Real Estate,		39,250 00
on Personal Security,		54,541 17
to Counties, Cities and Towns,		3,500 00
to Banks, on interest,		29,948 17
Cash on hand,		238 33
	\$145,329 67	\$145,329 67

Number of Depositors,	552
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Average annual expenses,	\$375 00

SOUTH BOSTON SAVINGS BANK—BOSTON.

[March 9.]

F. W. NICKERSON, *President.**Treasurer,* D. McB. THAXTER.

Deposits,	\$613,779 18	
Profits,	7,159 28	
Rent Account,	363 22	
Suspense Account,	55 00	
Public Funds,		\$76,800 00
Railroad Bonds,		10,000 00
Real Estate,		27,585 44
Loans on Real Estate,		387,075 00
on Personal Security,		74,000 00
to Counties, Cities and Towns,		21,877 42
Furniture and Fixtures,		1,632 95
Premium Account,		6,871 00
Interest Account,		7,644 28
Expense Account,		631 96
Cash on hand,		7,238 63
	\$621,356 68	\$621,356 68

Number of Depositors,	3,253
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Three years.
Average annual expenses,	\$2,450 00

SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

[August 28.]

MOSES F. ROGERS, *President.**Treasurer,* E. T. FOGG.

Deposits,	\$312,078 73	
Profits,	1,080 15	
Public Funds,		\$10,850 00
Bank Stock,		46,700 00
Loans on Real Estate,		205,556 68
on Personal Security,		31,170 00
to Counties, Cities and Towns,		14,132 00
Cash on hand,		4,750 20
	\$313,158 88	\$313,158 88
Number of Depositors,		994
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1870.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$6,500 00
Average annual expenses,		700 00

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

[September 15.]

ALBERT TIRRELL, *President.**Treasurer,* B. F. WHITE.

Deposits,	\$165,725 95	
Profits,	1,610 33	
Interest,	998 03	
Due First Nat. Bank, South Weymouth,	515 83	
Bank Stock,		\$76,051 24
Loans on Real Estate,		77,109 66
on Personal Security,		7,417 95
to Counties, Cities and Towns,		8,000 00
Expense Account,		271 29
	\$168,850 14	\$168,850 14
Number of Depositors,		519
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends are made.		
Largest amount invested in the stock of any one bank,		\$12,910 25
Average annual expenses,		450 00

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

[May 26.]

JOSEPH C. PYNCHON, *President.*• *Treasurer,* DANIEL J. MARSH.

Deposits,	\$1,008,385 14	
Profits,	16,658 42	
Public Funds,		\$247,200 00
Bank Stock,		41,100 00
Loans on Public Funds,		14,400 00
on Bank Stock,		19,800 00
on Real Estate,		639,250 00
to Banks, on interest,		61,000 00
Cash on hand,		2,293 56
	<hr/> \$1,025,043 56	<hr/> \$1,025,043 56

Number of Depositors,	5,300
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$7,500 00

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

[June 30.]

JOSIAH HOOKER, *President.**Treasurer,* HENRY S. LEE.

Deposits,	\$4,604,799 04	
Profits and Interest,	107,289 00	
Public Funds,		\$1,251,000 00
Bank Stock,		368,800 00
Real Estate,		99,874 61
Loans on Public Funds,		117,200 00
on Bank Stock,		83,950 00
on Real Estate,		2,406,130 00
on Personal Security,		57,450 00
on Railroad Stock,		5,250 00
to Counties, Cities and Towns,		231,000 00
to Banks, on interest,		30,043 15
Cash on hand,		61,390 28
	<hr/> \$4,712,088 04	<hr/> \$4,712,088 04

Number of Depositors,	12,613
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$22,500 00
Average annual expenses,	7,781 00

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

[November 17.]

BENJ. F. RICHARDSON, *President.**Treasurer,* IRA GERRY.

Deposits,	\$217,019 91	
Profits,	2,542 93	
Interest,	3,002 01	
Public Funds,		\$18,050 00
Bank Stock,		5,100 00
Loans on Real Estate,		143,673 25
on Personal Security,		26,763 69
to Counties, Cities and Towns,		25,000 00
Cash on hand,		3,977 91
	\$222,564 85	\$222,564 85

Number of Depositors,	261
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$400 00

SUFFOLK SAVINGS BANK—BOSTON.

[March 21.]

THOMAS LAMB, *President.**Treasurer,* CHAS. HENRY PARKER.

Deposits,	\$5,672,023 13	
Profit and Loss,	469,646 59	
Public Funds,		\$1,210,600 00
Bank Stock,		432,625 00
Railroad Bonds,		130,000 00
Real Estate,		175,000 00
Loans on Bank Stock,		51,425 00
on Real Estate,		1,476,498 92
on Personal Security,		2,187,500 00
on Railroad Stock,		354,669 86
Dividend Account,		35,130 38
Expense Account,		10,791 62
Cash on hand,		77,428 94
	\$6,141,669 72	\$6,141,669 72

Number of Depositors,	16,143
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$62,400 00
Average annual expenses,	20,900 00

TAUNTON SAVINGS BANK—TAUNTON.

[October 27.]

WILLIAM LOVERING, *President.**Treasurer,* HENRY R. WOOD.

Deposits,	\$735,013 08	
Discount Account,	22,762 66	
Public Funds,		\$27,150 00
Bank Stock,		48,721 11
Railroad Bonds,		30,000 00
Loans on Public Funds,		4,300 00
on Bank Stock,		4,800 00
on Real Estate,		523,463 75
on Personal Security,		95,607 50
on Railroad Bonds,		8,000 00
Expense Account,		441 39
Cash on hand,		15,291 99
	\$757,775 74	\$757,775 74

Number of Depositors,	2,366
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$27,200 00
Average annual expenses,	1,300 00

UNION INSTITUTION FOR SAVINGS—BOSTON.

[February 17.]

JOHN C. CROWLEY, *President.**Treasurer,* GEORGE F. EMERY.

Deposits,	\$2,432,683 40	
Interest,	77,727 71	
Public Funds,		\$213,000 00
Real Estate,		284,800 00
Loans on Real Estate,		1,630,667 68
on Personal Security,		19,500 00
to Counties, Cities and Towns,		125,000 00
to Banks, on interest,		228,504 15
Expense Account,		5,221 68
Cash on hand,		3,717 60
	\$2,510,411 11	\$2,510,411 11

Number of Depositors,	7,299
Rate of ordinary dividends for the last year,	6½ per cent.
Average annual expenses,	\$8,425 00

UNION SAVINGS BANK—FALL RIVER.

[October 18.]

AUGUSTUS CHACE, *President*.*Treasurer*, D. A. CHAPIN.

Deposits,	\$512,244 86	
Discount and Interest,	19,847 14	
Public Funds,		\$20,000 00
Bank Stock,		16,600 00
Loans on Real Estate,		262,310 00
on Personal Security,		208,540 24
to Counties, Cities and Towns,		10,000 00
Cash on hand,		14,641 76
	<hr/>	<hr/>
	\$532,092 00	\$532,092 00
<hr/>		
Number of Depositors,		1,134
Rate of ordinary dividends for the last year,		7½ per cent.
No extra dividends are made.		
Largest amount invested in the stock of any one bank,		\$11,440 00
Average annual expenses,		600 00
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UXBRIDGE SAVINGS BANK—UXBRIDGE.

[April 13.]

MOSES TAFT, *President*.*Treasurer*, CHARLES A. TAFT.

Deposits,	\$37,669 73	
Interest,	626 12	
Bank Stock,		\$2,805 00
Loans on Bank Stock,		4,500 00
on Real Estate,		14,400 00
on Personal Security,		13,250 00
Expense Account,		449 82
Cash on hand,		2,891 03
	<hr/>	<hr/>
	\$38,295 85	\$38,295 85
<hr/>		
Number of Depositors,		297
Commenced business October 5, 1870.		
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WAKEFIELD SAVINGS BANK—WAKEFIELD.

[November 9.]

CYRUS WAKEFIELD, *President.**Treasurer,* DANIEL ALLEN.

Deposits,	\$60,266 24	
Loans on Real Estate,		\$41,300 00
on Personal Security,		16,850 00
Dividend Account,		279 19
Expense Account,		66 12
Cash on hand,		1,770 93
	\$60,266 24	\$60,266 24
Number of Depositors,		513
Rate of ordinary dividends for the last year,		6 per cent.
Extra dividends are made once in		Three years.
Average annual expenses,		\$400 00

WALES SAVINGS BANK—WALES.

[May 2.]

ELIJAH SHAW, *President.**Treasurer,* J. C. BURLEY.

Deposits,	\$13,580 69	
Interest,	87 44	
Bank Stock,		\$3,005 00
Loans on Real Estate,		3,375 00
on Personal Security,		5,817 05
to Counties, Cities and Towns,		575 00
Expense Account,		93 75
Cash on hand,		802 33
	\$13,668 13	\$13,668 13
Number of Depositors,		96
Rate of ordinary dividends for the last year,		6 per cent.

WALTHAM SAVINGS BANK—WALTHAM.

[December 30.]

HORATIO MOORE, *President.**Treasurer,* J. S. WILLIAMS.

Deposits,	\$1,089,374 61	
Interest,	4,255 60	
Bills Payable,	3,365 84	
Public Funds,		\$45,000 00
Bank Stock,		32,835 00
Loans on Real Estate,		734,433 00
on Personal Security,		170,100 00
to Counties, Cities and Towns,		110,500 00
Tax Account,		2,628 05
Expense Account,		1,500 00
	\$1,096,996 05	\$1,096,996 05

Number of Depositors,	4,055
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$11,935 00
Average annual expenses,	1,250 00

WARE SAVINGS BANK—WARE.

[May 3.]

WILLIAM HYDE, *President.**Treasurer,* OTIS LANE.

Deposits,	\$1,242,130 72	
Profits,	5,213 39	
Interest,	5,086 46	
Public Funds,		\$375,000 00
Bank Stock,		222,000 00
Railroad Bonds,		20,000 00
Loans on Public Funds,		7,450 00
on Bank Stock,		10,530 00
on Real Estate,		221,187 00
on Personal Security,		213,790 00
to Counties, Cities and Towns,		168,140 00
Expense Account,		1,551 18
Cash on hand,		12,782 39
	\$1,252,430 57	\$1,252,430 57

Number of Depositors,	3,429
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	3,800 00

WAREHAM SAVINGS BANK—WAREHAM.

[August 8.]

JESSE MURDOCK, *President.**Treasurer,* THOMAS R. MILES.

Deposits,	\$400,020 49	
Interest,	34,109 42	
Bank Stock,		\$184,012 84
Railroad Bonds,		14,910 00
Loans on Bank Stock,		19,600 00
on Real Estate,		18,000 00
on Personal Security,		162,155 54
on Railroad Stock,		9,400 00
to Counties, Cities and Towns,		5,000 00
Expense Account,		2,972 86
Cash on hand,		18,078 62
	\$434,129 91	\$434,129 91
Number of Depositors,		1,226
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends are made.		
Largest amount invested in the stock of any one bank,		\$23,974 50
Average annual expenses,		1,035 00

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

[October 24.]

GEORGE OSBORNE, *President.**Treasurer,* FRANCIS BAKER.

Deposits,	\$689,519 38	
Profits,	24,730 69	
Public Funds,		\$181,000 00
Bank Stock,		74,784 00
Loans on Real Estate,		394,582 00
on Personal Security,		3,000 00
to Counties, Cities and Towns,		34,975 00
Expense Account,		71 23
Cash on hand,		25,837 84
	\$714,250 07	\$714,250 07
Number of Depositors,		2,527
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends are made.		
Largest amount invested in the stock of any one bank,		\$16,500 00

WARREN INSTITUTION FOR SAVINGS—CHARLESTOWN.

[September 28.]

JAMES ADAMS, *President*.*Treasurer*, GEORGE F. TUFTS.

Deposits,	\$2,929,006 41	
Profits,	57,875 14	
Interest,	20,533 72	
Rent Account,	1,932 64	
Public Funds,		\$400,000 00
Bank Stock,		75,200 00
Real Estate,		50,000 00
Loans on Real Estate,		1,806,554 06
on Personal Security,		271,300 00
to Counties, Cities and Towns,		346,955 00
Interest Accrued,		46,278 25
Expense Account,		3,610 13
Cash on hand,		9,450 47
	<u>\$3,009,347 91</u>	<u>\$3,009,347 91</u>

Number of Depositors,	8,724
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$15,000 00
Average annual expenses,	6,928 80

WATERTOWN SAVINGS BANK—WATERTOWN.

[December 28.]

CHARLES J. BARRY, *President*.*Treasurer*, JOHN K. STICKNEY.

Deposits,	\$29,765 40	
Interest,	221 50	
Public Funds,		\$1,900 00
Bank Stock,		4,100 00
Loans on Real Estate,		15,500 00
on Personal Security,		5,500 00
to Counties, Cities and Towns,		900 00
Profit and Loss Account,		900 00
Expense Account,		37 50
Cash on hand,		1,149 40
	<u>\$29,986 90</u>	<u>\$29,986 90</u>

Number of Depositors,	170
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$2,100 00

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

[October 25.]

HENRY H. STEVENS, *President.**Treasurer,* EDWIN MAY.

Deposits,	\$138,637 21	
Interest,	11 49	
Bank Stock,		\$15,200 00
Furniture and Fixtures,		1,727 64
Loans on Public Funds,		1,000 00
on Real Estate,		93,300 00
on Personal Security,		10,650 00
to Counties, Cities and Towns,		10,000 00
to Banks, on interest,		991 33
Profit and Loss Account,		350 21
Expense Account,		350 95
Premium Account,		4,585 50
Cash on hand,		493 07
	\$138,648 70	\$138,648 70

Number of Depositors,	1,126
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$7,000 00

WELLFLEET SAVINGS BANK—WELLFLEET.

[August 2.]

RICHARD R. FREEMAN, *President.**Treasurer,* THOMAS KEMP.

Deposits,	\$188,369 16	
Interest,	707 10	
Bank Stock,		\$111,397 79
Loans on Real Estate,		7,425 00
on Personal Security,		49,324 95
to Counties, Cities and Towns,		17,175 00
Expense Account,		3 49
Cash on hand,		3,750 03
	\$189,076 26	\$189,076 26

Number of Depositors,	780
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$17,006 62
Average annual expenses,	475 00

WESTBOROUGH SAVINGS BANK—WESTBOROUGH.

[May 19.]

CYRUS FAY, *President.**Treasurer,* GEORGE O. BRIGHAM.

Deposits,	\$77,741 97	
Bank Stock,		\$7,900 00
Loans on Real Estate,		52,030 00
on Personal Security,		9,400 00
to Counties, Cities and Towns,		6,000 00
Premium Account,		568 57
Expense Account,		109 55
Cash on hand,		1,733 85
	<hr/> \$77,741 97	<hr/> \$77,741 97
Number of Depositors,		375
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends are made.		
Average annual expenses,		\$200 00

WEST BOSTON SAVINGS BANK—BOSTON.

[March 7.]

FRANKLIN HAVEN, *President.**Treasurer,* JAMES H. WILDER.

Deposits,	\$1,301,137 34	
Profits,	1,507 00	
Interest,	15,978 42	
Bank Stock,		\$85,419 62
Loans on Public Funds,		60,900 00
on Bank Stock,		16,000 00
on Real Estate,		980,815 90
on Personal Security,		123,600 30
on Railroad Stock,		6,240 00
Furniture and Fixtures,		500 00
Expense Account,		2,755 56
Cash on hand,		42,391 88
	<hr/> \$1,318,622 76	<hr/> \$1,318,622 76
Number of Depositors,		4,324
Rate of ordinary dividends for the last year,		7 per cent.
Largest amount invested in the stock of any one bank,		\$14,150 00
Average annual expenses,		4,123 00

WESTFIELD SAVINGS BANK—WESTFIELD.

[May 26.]

CHARLES A. JESSUP, *President.**Treasurer, V. W. CROWSON.*

Deposits,	\$563,139 47	
Profits,	3,506 10	
Interest,	211 36	
Public Funds,		\$194,000 00
Bank Stock,		9,000 00
Loans on Public Funds,		11,400 00
on Bank Stock,		8,300 00
on Real Estate,		184,355 00
on Personal Security,		130,700 00
to Counties, Cities and Towns,		6,000 00
Tax Account,		5,205 02
Premium Account,		33 31
Cash on hand,		17,863 60
	\$566,856 93	\$566,856 93

Number of Depositors,	1,940
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,800 00
Average annual expenses,	1,068 00

WEYMOUTH & BRAINTREE INSTITUTION FOR SAVINGS—WEYMOUTH.

[June 22.]

JOHN W. LOUD, *President.**Treasurer, AMOS S. WHITE.*

Deposits,	\$602,870 33	
Profits,	9,013 65	
Public Funds,		\$113,500 00
Bank Stock,		66,200 00
Railroad Bonds,		10,000 00
Loans on Real Estate,		365,177 00
on Personal Security,		32,448 00
to Counties, Cities and Towns,		15,300 00
Cash on hand,		9 258 98
	\$611,883 98	\$611,883 98

Number of Depositors,	2,165
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$40,000 00
Average annual expenses,	1,100 00

WINCHENDON SAVINGS BANK—WINCHENDON.

[May 18.]

E. MURDOCK, Jr., *President*.*Treasurer*, C. L. BEALS.

Deposits,	\$366,048 64	
Interest,	9,476 83	
Public Funds,		\$64,500 00
Bank Stock,		34,000 00
Railroad Bonds,		969 90
Loans on Real Estate,		107,447 36
on Personal Security,		120,400 32
to Counties, Cities and Towns,		41,000 00
Premium Account,		1,000 00
Expense Account,		1,571 97
Cash on hand,		4,635 92
	\$375,525 47	\$375,525 47

Number of Depositors,	1,493
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$19,000 00
Average annual expenses,	425 00

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

[December 26.]

STEPHEN DOW, *President*.*Treasurer*, JAMES N. DOW.

Deposits,	\$278,788 05	
Interest,	2,675 52	
Public Funds,		\$70,000 00
Bank Stock,		20,141 00
Loans on Public Funds,		500 00
on Bank Stock,		5,000 00
on Real Estate,		106,450 00
on Personal Security,		75,900 00
to Counties, Cities and Towns,		2,000 00
Cash on hand,		1,472 57
	\$281,463 57	\$281,463 57

Number of Depositors,	2,023
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$6,070 00
Average annual expenses,	1,221 64

WORCESTER COUNTY INSTITUTION FOR SAVINGS—WORCESTER.

[April 11.]

A. H. BULLOCK, *President.**Treasurer,* CHARLES A. HAMILTON.

Deposits,	\$4,389,661 76	
Profits,	32,807 20	
Interest,	112,883 57	
Suspense Account,	138 12	
Public Funds,		\$931,300 00
Bank Stock,		718,500 00
Loans on Public Funds,		24,000 00
on Bank Stock,		16,745 00
on Real Estate,		2,064,252 00
on Personal Security,		233,867 66
on Railroad Stock,		4,300 00
to Counties, Cities and Towns,		434,800 00
to Banks, on interest,		101,188 82
Expense Account,		2,530 00
Cash on hand,		4,007 17
	<hr/>	<hr/>
	\$4,535,490 65	\$4,535,490 65

Number of Depositors,	14,121
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$63,600 00
Average annual expenses,	9,000 00

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

[April 4.]

CHARLES L. PUTNAM, *President.**Treasurer,* CLARENDON HARRIS.

Deposits,	\$788,932 08	
Interest,	25,325 20	
Public Funds,		\$120,000 00
Bank Stock,		110,000 00
Loans on Public Funds,		8,400 00
on Bank Stock,		10,000 00
on Real Estate,		276,763 67
on Personal Security,		3,200 00
to Counties, Cities and Towns,		255,500 00
Expense Account,		575 43
Cash on hand,		29,818 18
	<hr/>	<hr/>
	\$814,257 28	\$814,257 28

Number of Depositors,	4,794
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$10,000 00
Average annual expenses,	1,500 00

WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

[March 29.]

HARRISON BLISS, *President*.*Treasurer*, H. WOODWARD.

Deposits,	\$1,959,075 51	
Interest,	15,196 88	
Public Funds,		\$373,200 00
Bank Stock,		135,100 00
Loans on Public Funds,		15,350 00
on Bank Stock,		5,460 00
on Real Estate,		1,248,976 55
on Personal Security,		118,879 50
on Railroad Stock,		24,900 00
to Counties, Cities and Towns,		4,000 00
Expense Account,		1,456 58
Cash on hand,		41,949 76
	\$1,974,272 39	\$1,974,272 39

Number of Depositors,	5,186
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$28,700 00
Average annual expenses,	5,500 00

WORCESTER NORTH SAVINGS INSTITUTION—FITCHBURG.

[April 26.]

AUGUSTUS WHITMAN, *President*.*Treasurer*, H. A. WILLIS.

Deposits,	\$478,452 28	
Profits,	3,989 70	
Public Funds,		\$29,756 25
Bank Stock,		17,671 50
Loans on Public Funds,		4,000 00
on Bank Stock,		1,000 00
on Real Estate,		235,307 39
on Personal Security,		168,285 00
to Counties, Cities and Towns,		12,250 00
Expense Account,		686 92
Cash on hand,		13,484 92
	\$482,441 98	\$482,441 98

Number of Depositors,	1,459
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$5,737 50
Average annual expenses,	700 00

COLLATERAL LOAN COMPANY—BOSTON.

[October 20.]

JOSEPH S. ROPES, *President.**Cashier, E. B. FOSTER.*

Capital Stock,	\$113,500 00	
Interest Account,	4,669 45	
Dividend Account,	1,031 50	
Bills Payable,	8,000 00	
Reserve Account,	686 98	
Storage Account,	30 50	
Loans with pledge of Goods and Chattels,		\$102,062 28
United States Bonds,		7,110 32
Furniture and Fixtures,		1,000 00
General Interest Account,		203 51
Insurance Account,		291 08
Profit and Loss Account,		10,494 41
Expense Account,		2,703 76
Cash,		4,053 07
	\$127,918 43	\$127,918 43

NEW ENGLAND TRUST COMPANY—BOSTON.

[October 19.]

AMOS A. LAWRENCE, *President.**Actuary, JACOB H. LOUD.*

Capital Stock,	\$500,000 00	
Deposits,	3,841,528 89	
Interest,	53,356 68	
Trust Accounts,	75,000 00	
Due on mortgage loan,	25,000 00	
Investments of Capital Stock,		\$500,000 00
of Deposits,		3,392,695 80
of Trusts,		57,820 00
Expense Account,		11,359 24
Cash,		533,010 53
	\$4,494,885 57	\$4,494,885 57

Investments.

United States Bonds,	\$114,500 00
State and City Bonds,	21,147 50
Railroad Bonds,	456,406 24
Loans on Real Estate,	237,727 50
Notes Receivable,	2,051,384 56
Demand Loans,	1,069,350 00
	\$3,950,515 80

WORCESTER SAFE DEPOSIT AND TRUST COMPANY—WORCESTER.

[October 26.]

GEORGE M. RICE, *President.**Secretary,* SAMUEL T. BIGELOW.

Capital Stock,	\$200,000 00	
Deposits,	1,171,366 26	
Bills Payable,	11,848 27	
Interest Account,	5,054 86	
Exchange Account,	60 09	
Commissions,	417 68	
Safe Rental,	2,405 38	
Deposit Premium,	617 21	
Profit and Loss,	4,367 77	
Surplus Fund,	13,000 00	
Dividend Account,	296 00	
United States Bonds,		\$144,300 00
State, City and Town Bonds,		82,312 50
Railroad Bonds,		152,000 00
Bank Stock,		86,905 50
Railroad Stock,		47,380 00
Factory Stock, taken to secure indebtedness,		14,000 00
Loans,		791,843 01
General Expense Account,		3,344 19
Tax Account,		1,711 84
Furniture and Fixtures,		9,000 00
Premium Account,		21,296 52
Coupons,		941 98
Clearing House Deposit,		700 00
Cash,		53,697 98
	<hr/>	<hr/>
	\$1,409,433 52	\$1,409,433 52
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Loans on call,		\$39,100 00
on Notes Receivable,		560,843 01
on United States Bonds,		29,100 00
on Real Estate,		162,800 00
		<hr/>
		\$791,843 01
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ABSTRACT
OF THE
ANNUAL RETURNS
OF THE
SAVINGS BANKS.
1871.

BOSTON.

	Boston Five Cents Savings Bank.	Boston Penny Savings Bank.	East Boston Savings Bank.	Emigrant Savings Bank.	Franklin Savings Bank.
Number of Depositors,	58,568	7,502	4,059	3,431	8,727
Amount of Deposits,	\$9,984,068 62	\$908,778 39	\$1,240,990 00	\$833,779 05	\$3,562,422 17
Number of Deposits during year preceding, .	60,167	11,497	9,521	9,136	9,735
Amount of the same,	\$3,845,392 83	497,181 08	\$925,833 00	\$1,075,761 11	\$1,233,279 10
Number of Deposits received during the year of and exceeding \$300 at one time, . . .	2,225	278	486	771	1,000
Amount of the same,	\$1,284,147 00	\$148,434 33	\$271,635 00	\$602,090 00	\$605,524 03
Number of withdrawals during the year, .	39,524	4,581	3,955	2,260	6,485
Amount of the same,	\$3,038,640 09	\$304,608 13	\$508,404 00	\$288,158 03	\$821,085 01
Number of accounts opened during the year,	8,828	1,889	2,185	3,864	2,178
Number of accounts closed during the year, .	6,465	1,282	878	564	1,480
Amount of surplus on hand,	\$215,427 01	-	\$14,306 00	-	\$29,984 13
Public Funds,	2,469,000 00	50,000 00	115,000 00	\$41,400 00	545,445 42
Loans on public funds,	11,000 00	-	62,301 00	4,000 00	62,000 00
Bank Stock,	422,987 50	24,048 00	62,748 95	44,485 88	113,503 33
Loans on bank stock,	57,000 00	37,400 00	-	-	15,800 00
Deposits in banks, bearing interest, . .	221,362 44	6,601 78	15,978 00	43,519 55	57,612 64
Railroad Bonds,	140,000 00	10,000 00	-	-	9,737 50
Loans on railroad stock,	-	-	-	-	-

Invested in real estate,	\$102,283 04	\$118,302 17	\$14,290 00	- - -	- - -
Loans on mortgage of real estate,	5,864,700 00	569,679 57	760,244 00	\$577,762 00	\$2,642,595 64
Loans to county or town,	570,800 00	- - -	11,350 00	36,000 00	- - -
Loans on personal security,	243,000 00	78,700 00	216,365 00	76,500 00	189,200 00
Cash on hand,	19,731 52	10,813 15	4,239 00	22,252 78	802 36
Rate and amount of ordinary Dividends for last year,	5 per cent., \$433,428 97	6 per cent., \$41,856 57	7 per cent., \$57,382 00	6 per cent., \$21,108 13	6 per cent., \$181,646 16
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	7 per cent.	- - -	- - -	7 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	- - -	Every 3 years.
Annual Expenses of the institution,	\$40,627 47	\$5,000 00	\$4,000 00	\$5,938 63	\$9,000 00

Boston Five Cents Savings Bank.—Public Funds—United States Bonds, \$1,662,000; State of Maine, 150,000; Rhode Island, 100,000; New Hampshire, 50,000; Massachusetts, 50,000; Chelsea, 46,000; Boston, 229,000; Fall River, 10,000; Lowell, 100,000; Taunton, 32,000; Cambridge, 40,000.

Loan on Public Funds—United States Bonds, \$11,000.
Bank Stock owned—Third National, Springfield, \$10,000; Boston, 15,287 50; Hide and Leather, 37,500; Republic, 15,000; Second National, 12,000; First National, 25,000; Blackstone, 64,900; Suffolk, 22,100; Shawmut, 10,000; Tremont, 24,500; Continental, 10,000; Rockland, 20,000; Washington, 15,000; Howard, 20,000; Revere, 40,000; Commerce, 21,500; Merchants', 7,700; Webster, 12,500; Commonwealth, 30,000.

Deposits in Banks bearing interest—Bank of Mutual Redemption, \$1,727 03; Commonwealth, 19,635 41; Rockland, 200,000.

[In enumerating the Bank Stock owned, and upon which loans have been made, the word "National" is not repeated in the title of the corporation, save in cases where the corporate name consists only of that word coupled with a numeral.]

Boston Penny Savings Bank.—Public Funds—United States Bonds, \$50,000.
Bank Stock owned—Everett, \$11,591 25; Hide and Leather, 11,333 75; North America, 1,123.

Loans on Bank Stock—On Revere, \$10,000; Hide and Leather, 10,000; Everett, 17,400.

Deposits in Bank bearing interest—Hide and Leather, \$6,601 78.
Railroad Bonds—Old Colony and Newport, \$10,000.

East Boston Savings Bank.—Public Funds—United States Bonds, \$115,000.
Loans on United States Bonds, \$62,301.

Bank Stock owned—Merchants', \$2,071 87; Webster, 4,293; Boston, 2,380; Howard, 6,065; North, 3,650; Eagle, 2,733 23; Second National, 3,575; Exchange, 230; No. America, 6,600; Commerce, 22,500 75; Republic, 7,650.

Deposits in Bank bearing interest—Hide and Leather, \$15,978.

Emigrant Savings Bank.—Public Funds—United States Bonds, \$10,400; Maine, 31,000.

Loan on Public Funds—United States Bonds, \$4,000.

Bank Stock owned—Tremont, \$13,600 25; Commerce, 4,617; State, 3,220; Webster, 10,027 33; Eliot, 13,021 25.

Deposits in Bank bearing interest—Boston, \$43,519 55.

Franklin Savings Bank.—Public Funds—United States Bonds, \$453,155 42; Massachusetts, 30,062 50; Boston, 62,227 50.

Loans on United States Bonds, \$8,000; on City Bonds, 200.

Bank Stock owned—Continental, \$49,417 75; Webster, 2,905 75; Revere, 26,819 88; New England, 4,170; Atlas, 5,520; Second National, 5,602 95; North, 14,067; Third National, Springfield, 5,000.

Loan on Bank Stock—On 16 Taunton, 21 Bristol County, 159 Continental, 14 Broadway, 15 Mechanics' and \$6,200 United States Bonds, \$15 800.

Deposits in Bank bearing interest—Continental, \$57,612 64.

Railroad Bonds—Old Colony and Newport, \$9,737 50.

	BOSTON.				
	Home Savings Bank.	Mercantile Savings Institution.	North End Savings Bank.	Provident Institution for Savings.	South Boston Savings Bank.
Number of Depositors,	11,718	6,130	918	33,528	3,906
Amount of Deposits,	\$3,490,657 44	\$2,415,862 40*	\$228,198 92	\$12,405,954 16	\$801,219 64
Number of Deposits during year preceding, .	28,248	14,641	2,480	25,645	8,422
Amount of the same,	\$3,261,231 55	\$2,434,044 17	\$250,898 86	\$2,050,925 00	\$537,898 69
Number of Deposits received during the year of and exceeding \$300 at one time, . .	2,655	2,482	259	1,353	341
Amount of the same,	\$1,763,414 00	\$1,611,803 20	\$151,023 06	\$717,083 00	\$217,250 21
Number of withdrawals during the year, .	9,951	7,674	877	16,689	3,268
Amount of the same,	\$1,112,750 25	\$1,440,283 19	\$85,809 46	\$1,631,326 28	\$288,408 46
Number of accounts opened during the year, .	8,606	5,979	843	4,125	1,704
Number of accounts closed during the year, .	2,151	1,462	233	3,622	824
Amount of surplus on hand,	-	\$46,484 85	-	\$309,240 08	\$7,754 67
Public Funds,	\$6,238 17	550,200 00	\$5,000 00	1,003,625 09	101,800 00
Loans on public funds,	35,350 00	77,250 00	-	73,000 00	-
Bank Stock,	168,210 49	12,540 25	15,593 29	1,193,100 00	-
Loans on bank stock,	117,200 00	2,000 00	-	68,367 00	-
Deposits in banks, bearing interest, . .	170,541 06	49,203 91	15,537 99	508,890 98	10,539 95
Railroad Bonds,	50,000 00	29,000 00	11,411 25	459,250 00	10,000 00
Loans on railroad stock,	45,000 00	-	-	16,133 00	-

BOSTON.					
	Suffolk Savings Bank.	Union Institution for Savings.	West Boston Savings Bank.	Eliot Five Cents Savings Bank.	Institution for Savings in Roxbury and its vicinity.
Number of Depositors,	16,950	8,586	5,441	3,798	5,855
Amount of Deposits,	\$6,167,723 17	\$3,007,438 46	\$1,830,933 77	\$759,151 56	\$1,908,958 69
Number of Deposits during year preceding, .	14,172	16,585	11,616	6,951	8,596
Amount of the same,	\$1,756,508 24	\$1,765,022 13	\$1,247,751 09	\$457,185 36	\$699,863 00
Number of Deposits received during the year of and exceeding \$300 at one time, . .	1,396	1,498	1,083	328	408
Amount of the same,	\$789,291 00	\$938,020 00	\$647,291 94	\$221,679 00	\$251,155 00
Number of withdrawals during the year, .	11,183	7,726	4,317	2,599	4,882
Amount of the same,	\$1,175,066 64	\$925,898 42	\$505,803 82	\$223,393 94	\$336,154 81
Number of accounts opened during the year, .	3,444	3,715	2,683	1,364	1,704
Number of accounts closed during the year, .	2,276	1,646	976	635	1,033
Amount of surplus on hand,	\$423,352 07	\$44,066 06	\$3,319 82	\$7,368 29	\$20,240 21
Public Funds,	1,007,600 00	271,000 00	-	56,000 00	224,363 65
Loans on public funds,	-	-	-	4,000 00	42,900 00
Bank Stock,	432,625 00	-	13,250 00	55,400 00	157,224 47
Loans on bank stock,	20,000 00	-	-	10,800 00	27,750 00
Deposits in banks, bearing interest, . .	75,314 71	5,919 45	870 31	-	-
Railroad Bonds,	130,000 00	-	-	10,000 00	104,000 00
Loans on railroad stock,	218,000 00	-	7,800 00	-	-

Invested in real estate,	\$195,000 00	\$274,800 00	-	-	-
Loans on mortgage of real estate,	2,144,448 92	2,232,507 06	\$1,427,275 24	\$516,981 67	\$776,702 17
Loans to county or town,	-	-	-	-	33,900 00
Loans on personal security,	2,304,500 00	261,799 50	235,545 30	85,000 00	512,980 00
Cash on hand,	34,727 67	3,475 20	9,637 11	33,011 32	49,378 61
Rate and amount of ordinary Dividends for last year,	5 per cent., \$263,705 94	7 per cent., \$145,512 68	7 per cent., \$89,442 05	6 per cent., \$33,472 20	6 per cent., \$94,784 89
Average annual per cent of Dividends ending at time of and including last extra,	8 per cent.	-	-	8 per cent.	7 $\frac{7}{10}$ per cent.
Extra Dividend, how often declared,	Every 5 years.	No extra.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$20,418 38	\$6,500 00	\$7,266 49	\$3,741 70	\$6,275 00

Suffolk Savings Bank.—Public Funds.—United States Bonds, \$580,500; Massachusetts, 215,100; Portland, 100,000; Boston, 68,000; Salem, 44,000.
Bank Stock owned.—Market, \$15,000; Washington, 15,000; Hamilton, 15,000; State, 11,700; Shoe and Leather, 10,000; Bay State, 13,125; City, 15,000; Bank of Commerce, 20,000; Union, 10,000; Merchants', 53,200; Columbian, 49,200; Massachusetts, 5,000; Webster, 37,500; Railroad, 5,000; New England, 1,100; Eagle, 36,100; Atlas, 62,400; Revere, 40,000; Shawmut, 13,300; Hide and Leather, 5,000.
Loans on Bank Stock.—On 100 shares, Third National, Springfield, \$10,000; on 100 shares Northampton, 5,000; on 51 shares First National, New Bedford, 5,000.
Deposits in bank bearing interest.—New England, \$75,314 71.
Railroad Bonds.—Old Colony and Newport, \$130,000.

Loans on Railroad Stock, with principal and two sureties.—250 shares Old Colony and Newport, and 500 shares Philadelphia, Wilmington, and Baltimore, \$50,000; 500 shares preferred stock of Cedar Rapids, and Miss. River, 50,000; 1,187 shares Chicago, Iowa and Nebraska, 118,000.

Union Institution for Savings.—Public Funds.—Maine Bonds, \$20,000; Massachusetts, 10,000; Boston, 60,000; Lowell, 100,000; Cambridge, 5,000; Roxbury, 6,000; Charlestown, 50,000; Medford, 20,000.

Deposits in Bank bearing interest.—Commerce, \$5,919 45.

West Boston Savings Bank.—Loans on Public Funds.—On United States Bonds, \$13,250.

Bank Stock owned.—Merchants', \$25,632 75; Commerce, 13,073 37; Republic, 12,855; Atlas, 12,200; Continental, 12,120; Webster, 10,853 50; Hamilton, 9,730; Hide and Leather, 9,133; Eagle, 7,250; North, 6,077; Redemption, 6,050; Commonwealth, 5,000.

Deposits in Bank bearing interest, \$870 31.

Loans on Railroad Stock.—On 6 shares Boston and Albany, \$600; 4 shares Boston and Lowell, 1,200; 168 shares Rutland, with two sureties, 6,000.

Eliot Five Cents Savings Bank.—Public Funds.—United States Bonds, \$50,000; Maine, 1,000; Portland, 5,000.

Loans on Public Funds.—On City of Lynn Bonds, \$4,000.
Bank Stock owned.—Commerce, \$1,700; Market, 3,000; Merchants', 3,000; Mt. Vernon, 6,100; Atlantic, 1,000; Eliot, 1,000; State, 1,400; Eagle, 1000; Columbian, 2,000; Maverick, 600; North America, 1,000; Redemption, 2,000; Naumkeag, 1,000; People's, 13,000; Shawmut, 4,300; Atlas, 7,000; Continental, 5,000; Howard, 1,300.

Loans on Bank Stock.—On 30 shares First National, Boston, \$2,700; 1 share People's, 100; 80 Hide and Leather, 8,000.

Railroad Bonds.—Old Colony and Newport, \$10,000.

Institution for Savings in Roxbury and Vicinity.—Public Funds.—United States Bonds, \$144,623 65; Rhode Island, 6,300; Vermont, 11,440; Massachusetts, 62,000.
Loans on Public Funds.—On United States Bonds, \$21,900; Boston, 15,000
Bank Stock owned.—Market, \$2,500; Washington, 31,494; North, 25,680 47; Commerce, 2,000; Atlantic, 5,000; People's, 21,000; Rockland, 15,750; State, 2,300; Second National, 5,500; Atlas, 6,000; Revere, 20,000; First National, Boston, 20,000.

Loans on Bank Stock.—On 5 shares People's, \$450; 20 First National, Danvers, 1,350; 100 Republic, 10,000; 40 Fairhaven and 20 Rockland, 5,000; 40 Rockland, 4,000; 20 Exchange, 1,350; 35 Blackstone, 3,500; 20 Biddeford, 850; 10 Massachusetts, 1,250.

Railroad Bonds.—South Shore, \$104,000.

	BOSTON.		CHELSEA.		AMESBURY.		ANDOVER.		BEVERLY.	
	Dorchester Savings Bank.		Chelsea Savings Bank.		Amesbury Savings Bank.		Andover Savings Bank.		Beverly Savings Bank.	
Number of Depositors,	1,363		4,152		115*		2,428		1,335	
Amount of Deposits,	\$398,070 41		\$590,736 41		\$14,645 85		\$817,417 12		\$319,329 94	
Number of Deposits during year preceding, .	1,346		5,650		-		1,832		1,391	
Amount of the same,	\$327,044 95		\$240,847 66		-		\$172,538 08		\$141,584 73	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	99		166		14		148		113	
Amount of the same,	\$64,755 00		\$95,146 00		\$7,512 00		\$78,905 00		\$59,150 40	
Number of withdrawals during the year, .	684		1,161		3		955		544	
Amount of the same,	\$78,514 15		\$158,923 03		\$266 00		\$132,201 16		\$49,855 96	
Number of accounts opened during the year, .	298		1,004		118		462		398	
Number of accounts closed during the year, .	169		542		3		265		135	
Amount of surplus on hand,	\$16,856 60		\$4,374 15		-		\$28,737 26		-	
Public Funds,	14,376 00		43,000 00		-		257,500 00		\$10,462 50	
Loans on public funds,	-		-		-		10,500 00		8,550 00	
Bank Stock,	33,465 50		69,638 72		-		97,000 00		48,719 00	
Loans on bank stock,	-		-		-		-		7,100 00	
Deposits in banks, bearing interest, . .	-		-		-		-		-	
Railroad Bonds,	7,982 50		-		-		-		-	
Loans on railroad stock,	-		-		-		-		-	

Invested in real estate,	\$6,000 00	-	-	-	-	-
Loans on mortgage of real estate,	284,477 18	\$368,534 98	\$6,500 00	\$149,518 78	\$194,178 38	
Loans to county or town,	2,000 00	80,000 00	-	296,000 00	33,000 00	
Loans on personal security,	46,725 00	-	5,300 00	33,785 00	4,750 00	
Cash on hand,	19,900 83	22,819 49	200 00	1,850 60	11,196 34	
Rate and amount of ordinary Dividends for last year,	6 per cent., \$20,746 49	6 per cent., \$28,194 35	-	7 per cent., \$49,207 48	6 per cent., \$14,917 50	
Average annual per cent. of Dividends ending at time of and including last extra,	7½ per cent.	8 per cent.	-	-	-	
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	No extra.	No extra.	
Annual Expenses of the institution,	\$1,450 00	\$2,200 00	-	\$1,400 00	\$560 85	

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Dorchester Savings Bank.—Public Funds—United States Bonds, \$14,376.
Bank Stock owned—First National, Boston, \$1,600; Second National, Boston, 907 50; Republic, 3,824; Commerce, 2,558 75; City, 1,562 25; Suffolk, 1,800; Hamilton, 1,680; State, 662 50; Massachusetts, 1,350; Tremont, 1,359 75; Atlas, 1,510; Revere, 5,492 25; Blue Hill, 1,121; New England, 1,875; Union, 1,467 75; North, 728 25; Traders, 922 25; Eagle, 3,044 25.

Chelsea Savings Bank.—Public Funds—United States Bonds, \$20,000; Maine, 15,500; New Hampshire, 4,000; Vermont, 1,500; Rhode Island, 2,000.
Bank Stock owned—First National, Chelsea, \$5,870; North, 2,774 25; Howard, 4,870; Massachusetts, 9,798 12; Continental, 7,268 50; Commerce, 1,992 50; Traders, 2,706 75; Exchange, 3,022 35; First National, So. Weymouth, 2,420 50; No. America, 1,037 50; Webster, 576 50; Boylston, 2,887; Exchange, Salem, 626 50; Atlas, 10,988 25; State, 2,125 50; Suffolk, 1,450; City, 6,108 76; Eagle, 3,115 75.

Amesbury Savings Bank.—Commenced business May 1, 1871.
Andover Savings Bank.—Public Funds—United States Bonds, \$212,500; New Hampshire, 25,000; Maine, 20,000.
Loans on Public Funds—On United States Bonds, \$10,500.
Bank Stock owned—Webster, \$5,000; Merchants, 2,500; First National, 2,500; Bay State, 7,500; Andover, 15,000; Blackstone, 12,000; Revere, 30,000; Republic, 22,500.

Beverly Savings Bank.—Public Funds—United States bonds, \$10,462 50.
Loans on Public Funds—United States Bonds, \$8,550
Bank Stock owned—Market, \$5,753 50; Traders, 4,156 75; City, 5,390; Howard, 5,298 62; Eagle, 3,584 25; Revere, 5,994; Massachusetts, 4,334 25; North, 6,032 62; Atlas, 3,833 37; Beverly, 4,691 75.
Loans on Bank Stock—On 37 shares Rockland, \$4,300; 15 Beverly, 1,500; on Savings Bank Books, 1,300.

	DANVERS.		GEORGETOWN.		GLOUCESTER.		GROVELAND.		HAVERHILL.	
	Danvers Savings Bank.		Georgetown Savings Bank.		Cape Ann Savings Bank.		Groveland Savings Bank.		City Five Cents Savings Bank.	
Number of Depositors,	2,401		216		2,708		84		2,355	
Amount of Deposits,	\$690,737 34		\$33,351 97		\$684,570 04		\$10,600 87		\$382,421 05	
Number of Deposits during year preceding, .	1,329		251		2,734		81		4,739	
Amount of the same,	\$127,791 48		\$19,348 00		\$242,922 00		\$6,199 00		\$333,990 50	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	126		16		200		5		318	
Amount of the same,	\$66,184 44		\$5,563 00		\$99,228 00		\$2,645 00		\$179,951 80	
Number of withdrawals during the year, .	865		60		1,447		6		797	
Amount of the same,	\$93,998 53		\$5,042 23		\$147,155 79		\$771 77		\$57,736 18	
Number of accounts opened during the year, .	401		89		848		36		1,541	
Number of accounts closed during the year, .	223		26		425		6		284	
Amount of surplus on hand,	\$2,952 48		-		\$4,939 11		\$65 95		-	
Public Funds,	107,330 00		\$1,500 00		163,000 00		-		-	
Loans on public funds,	8,000 00		800 00		500 00		-		\$17,900 00	
Bank Stock,	91,925 00		-		94,945 66		-		15,448 75	
Loans on bank stock,	2,985 00		-		-		-		3,800 00	
Deposits in banks, bearing interest, . .	29,983 64		-		-		-		-	
Railroad Bonds,	15,000 00		-		-		-		-	
Loans on railroad stock,	-		-		-		-		-	

Invested in real estate,	-	-	-	-	-	-
Loans on mortgage of real estate,	\$391,871 68	\$21,930 00	\$323,898 66	\$8,700 00	\$261,112 87	
Loans to county or town,	-	1,000 00	88,000 00	1,100 00	9,000 00	
Loans on personal security,	46,954 50	7,950 00	18,300 00	-	47,680 00	
Cash on hand,	-	-	864 83	837 08	7,013 64	
Rate and amount of ordinary Dividends for last year,	7 per cent., \$42,121 75	6 per cent, \$1,394 17	6 per cent, \$32,441 85	6 per cent, \$408 75	6 per cent., \$7,922 59	
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	7½ per cent.	-	-	
Extra Dividend, how often declared,	No extra.	No extra.	Every 5 years.	No extra.	No extra.	
Annual Expenses of the institution,	\$1,300 00	\$125 00	\$3,193 33	\$4 25	\$1,000 00	

Danvers Savings Bank.—Public Funds—United States Bonds, \$99,500; New Hampshire, 2,000; Portland, 2,000; Hartford, 3,830.
Loans on Public Funds—On United States Bonds, \$8,000.
Bank Stock owned—Commerce, \$8,000; Exchange, 8,000; Asiatic, 18,000; Naumkeag, 500; Warren, 5,600; Tremont, 2,000; Washington, 2,500; Rockport, 1,000; First National, Salem, 700; First National, Danvers, 6,925; Traders', 2,800; Redemption, 3,000; Revere, 26,100; Howard, 6,800.
Loans on Bank Stock—On 12 shares Grand, \$1,000; S2 First National, Danvers, 1,985.
Deposits in Bank bearing interest—Eliot, \$10,000; First National, Danvers, 19,983 64.
Railroad Bonds—New Haven and Derby, guaranteed by the city of New Haven, \$15,000.

Georgetown Savings Bank.—Public Funds—United States Bonds, \$1,500.
Loans on United States Bonds, \$800.

Cape Ann Savings Bank.—Public Funds—United States Bonds, \$130,000; Rhode Island, 2,000; Charlestown, 12,000; Salem, 1,000; Fall River, 8,000; Essex, 10,000.
Loans on United States Bonds, \$500.
Bank Stock owned—Gloucester, \$10,698 50; Tremont, 5,871 16; First National, Danvers, 3,375; Exchange, Boston, 4,185 70; First National, Boston, 5,030; Commerce, 3,015 25; Merchants', 511 25; Webster, 512 50; Rockport, 5,706; Shawmut, 3,972 88; Globe, 1,100; Atlantic, 4,269; Eagle, 2,760 17; Cape Ann, 7,042 50; Mutual Redemption, 5,150; Atlas, 3,948; Republic, 7,520; Blackstone, 10,006 25; Freeman's, 2,520; Howard, 3,120; Boston, 4,650 50.

City Five Savings Bank.—Loans on Public Funds—On United States Bonds, \$17,900.
Bank Stock owned—Merchants', \$6,373 75; First National, Haverhill, 9,075.
Loans on Bank Stock—On 13 shares First, Haverhill, \$1,000; 5 Merrimack, 500; 4 Essex, 300; 5 Essex, 7 First, Haverhill, 1,000; 10 First, Amesbury; 1,000.

	HAVERHILL.		IPSWICH.		LAWRENCE.		LYNN.
	Haverhill Savings Bank.		Ipswich Savings Bank.		Essex Savings Bank.	Lawrence Savings Bank.	
Number of Depositors,	7,146		71*		7,755	1,375	4,474
Amount of Deposits,	\$2,269,764 40		\$6,815 00		\$2,410,814 91	\$263,566 63	\$1,337,823 53
Number of Deposits during year preceding, .	4,391		97		9,587	2,093	6,529
Amount of the same,	\$405,914 00		\$7,952 00		\$773,489 32	\$174,357 28	\$690,463 00
Number of Deposits received during the year of and exceeding \$300 at one time, . .	329		8		527	118	581
Amount of the same,	\$183,858 00		\$4,400 00		\$228,875 46	\$70,986 85	\$383,586 00
Number of withdrawals during the year, .	2,822		7		3,410	886	3,087
Amount of the same,	\$312,201 02		\$1,137 00		\$447,309 50	\$102,597 21	\$372,958 87
Number of accounts opened during the year, .	973		73		2,306	606	1,785
Number of accounts closed during the year, .	707		2		1,228	373	826
Amount of surplus on hand,	\$12,541 28		-		\$66,380 92	\$7,061 05	\$33,612 30
Public Funds,	811,900 00		-		624,000 00	9,200 00	95,000 00
Loans on public funds,	18,700 00		-		6,470 00	100 00	7,700 00
Bank Stock,	354,450 00		-		230,825 00	38,728 63	97,840 00
Loans on bank stock,	7,200 00		-		-	-	15,250 00
Deposits in banks, bearing interest, . .	-		\$2,350 00		112,592 74	-	41,379 08
Railroad Bonds,	56,000 00		-		-	-	-
Loans on railroad stock,	3,000 00		-		-	-	-

Invested in real estate,	-	-	-	-	-	\$66,059 65
Loans on mortgage of real estate,	\$966,875 00	\$1,050 00	\$1,095,750 00	\$191,199 25	750,946 82	
Loans to county or town,	3,000 00	-	16,000 00	1,000 00	159,000 00	
Loans on personal security,	41,000 00	3,469 35	389,558 09	19,375 00	122,440 00	
Cash on hand,	20,130 68	-	2,000 00	7,260 52	15,820 28	
Rate and amount of ordinary Dividends for last year,	6 per cent., \$123,682 28	-	6 per cent., \$119,792 72	6 per cent., \$10,944 57	6 per cent., \$54,306 71	
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	10 $\frac{1}{4}$ per cent.	-	-	
Extra Dividend, how often declared,	No extra.	-	Every 5 years.	No extra.	No extra.	
Annual Expenses of the institution,	\$3,125 00	-	\$4,544 27	\$1,000 00	\$2,996 58	

Haverhill Savings Bank.—Public Funds—United States Bonds, \$356 000; Maine, \$55,000; Cambridge, \$5,000; Portland, \$5,000; Lawrence, \$18,000; Rockland, \$5,300; Boston, \$210,000; Haverhill, \$42,600; Nashua, \$35,000; Winthrop, \$20,000; Charlestown, \$10,000.

Loans on Public Funds—On United States Bonds, \$14,650; Bradford, \$2,000; Maine, \$1,000; Haverhill, \$800; Portland, \$300.

Bank Stock owned—Haverhill, \$37,500; Merrimack, \$24,500; Essex, \$16,700; First, Haverhill, \$10,500; Malden, \$10,000; Andover, \$3,200; Bay State, \$3,750; Boston, \$26,700; No. America, \$26,700; Republic, \$22,500; Blackstone, \$20,000; Howard, \$15,000; Atlas, \$15,000; Hide and Leather, \$15,000; Exchange, \$14,000; Shawmut, \$13,300; North, \$11,600; Maverick, \$10,000; Traders', \$10,000; Webster, \$10,000; Faneuil Hall, \$8,000; First, Boston, \$5,000; Columbian, \$4,000; Redemption, \$5,300; State, \$1,200; Shoe and Leather, \$1,000; Methuen, \$10,000; Eagle, \$4,000.

Loans on Bank Stock—On Essex, \$250; Haverhill, \$950; Merrimack, \$3,900; Tremont, \$1,400; Boston, \$700.

Railroad Bonds—Eastern, \$45,000; Old Colony and Newport, \$11,000.

Loans on Railroad Stock—On Boston and Maine, \$3,000.

* *Ipswich Savings Bank.*—Commenced business May 8, 1871.

Deposits in Bank bearing interest—First National, Salem, \$2,350.

Essex Savings Bank.—Public Funds—United States Bonds, \$438,000; Maine, \$10,000; Lawrence, \$176,000.

Loans on Public Funds—On United States Bonds, \$6,470.

Bank Stock owned—Atlas, \$10,000; Bay State, \$21,375; Boston, \$3,000; Commerce, \$10,000; City, \$6,000; Elliot, \$700; Howard, \$23,200; Hide and Leather, \$7,500; Merchants', \$20,000; Maverick, \$5,100; Massachusetts, \$1,250; No. America, \$10,000; Revere, \$30,000; Republic, \$22,500; Shawmut, \$2,700; Suffolk, \$9,000; State, \$7,500; Tremont, \$10,000; Traders', \$5,000; Union, \$1,000; Webster, \$25,000.

Lawrence Savings Bank.—Public Funds—United States Bonds, \$9,200.

Bank Stock owned—Webster, \$3,990 51; No. America, \$2,140; Bay State, \$3,979 88; Elliot, \$1,144; Security, \$1,072 75; State, \$3,524; Market, \$1,283 75; Howard, \$2,768 50; Commerce, \$6,752 87; Blackstone, \$1,100; First, Lowell, \$1,300; Commonwealth, \$5,000; Traders', \$2,443; Hide and Leather, \$2,329 37.

Lynn Institution for Savings.—Public Funds—United States Bonds, \$60,000; Massachusetts, \$35,000.

Loans on Public Funds—United States Bonds, \$6,700; Lynn, \$1,000.

Bank Stock owned—Suffolk, \$7,500; Columbian, \$5,000; New England, \$5,400; Hide and Leather, \$5,000; Continental, \$2,800; Shoe and Leather, \$7,440; Exchange, \$4,000; Eagle, \$1,800; Freeman's, \$1,000; Shawmut, \$2,000; Traders', \$5,400; Atlantic, \$5,000; First, Lynn, \$22,700; Central, \$11,500; City, \$11,300.

Loans on Bank Stock—On 32 shares First, Lynn, \$3,000; 80 City, \$7,450; 40 Central, \$3,900; 10 Exchange, \$900.

Deposits in Bank bearing interest—First, Lynn, \$41,379.08.

	LYNN.		MARBLEHEAD.		NEWBURYPORT.	
	Lynn Five Cents Savings Bank.		Marblehead Savings Bank.		Institution for Savings in Newburyport.	Newburyport Five Cents Savings Bank.
Number of Depositors,	6,943		217*		9,041	3,379
Amount of Deposits, .	\$1,189,620 14		\$17,886 00		\$3,553,544 50	\$699,467 26
Number of Deposits during year preceding,	11,903		326		5,543	2,011
Amount of the same, .	\$724,857 72		\$20,128 00		\$604,424 50	\$153,614 20
Number of Deposits received during the year of and exceeding \$300 at one time, .	555		23		443	125
Amount of the same, .	\$325,299 55		\$10,509 00		\$240,698 81	\$67,323 20
Number of withdrawals during the year, .	4,819		27		4,348	1,012
Amount of the same, .	\$438,351 76		\$2,242 00		\$433,943 25	\$103,363 47
Number of accounts opened during the year, .	2,644		227		1,297	429
Number of accounts closed during the year, .	1,385		10		713	275
Amount of surplus on hand, .	\$11,110 24		-		\$26,141 85	\$3,222 28
Public Funds, .	205,731 25		\$7,637 00		825,918 75	145,000 00
Loans on public funds, .	-		-		5,950 00	7,100 00
Bank Stock, .	328,318 93		-		956,946 20	87,600 00
Loans on bank stock, .	6,750 00		-		4,500 00	6,700 00
Deposits in banks, bearing interest, .	-		4,091 80		126,510 83	13,388 47
Railroad Bonds, .	19,450 00		-		105,590 00	17,000 00
Loans on railroad stock, .	-		-		-	-

Invested in real estate,	\$44,529 24	-	\$45,954 29	-
Loans on mortgage of real estate,	556,800 00	\$5,750 00	644,192 50	\$279,395 00
Loans to county or town,	19,000 00	-	632,461 41	94,280 00
Loans on personal security,	17,301 96	-	198,981 70	51,190 00
Cash on hand,	2,849 00	101 00	1,536 64	1,722 57
Rate and amount of ordinary Dividends for last year,	6½ per cent.,	-	7 per cent.,	6 per cent.,
Average annual per cent. of Dividends ending at time of and including last extra,	\$53,570 76	-	\$223,094 05	\$37,545 57
Extra Dividend, how often declared,	-	-	-	-
Annual Expenses of the institution,	No extra.	Every 2 years.	No extra.	No extra.
	\$3,100 00	-	\$5,879 20	\$1,500 00

Lynn Five Cents Savings Bank.—Public Funds—United States Bonds, \$180,893.75; Maine, 7,000; Portland, 4,531 25; Bangor, 4,356.25; Rockland, 8,900
Bank Stock owned—City, Lynn, \$23,785; First, Lynn, 3,660; Central, 8,560; North, 17,322 63; Exchange, 49,683 49; First, Boston, 34,717.77; Globe, 11,632; Redemption, 34,120.29; Hide and Leather, 1,500; Revere, 10,000; Shoe and Leather, 1,500; Freeman's, 2,000; Continental, 24,192 50; Traders', 12,845.99; Boylston, 1,531 25; Columbian, 15,189 88; Union, 18,285 50; Blackstone, 7,849 50; Merchants', 16,521 75; Republic, 4,053.25; Tremont, 17,129.25; Commonwealth, 5,000; So. Danvers, 4,607.13; Naumkeag, 2,612 75.
Loans on Bank Stock—On 4 shares, First, Lynn, \$350; 6 First, Lynn, 500; 16 City, 1,500; 50 City, Lynn, 4,400.
Railroad Bonds—Old Colony and Newport, \$10,000; Eastern, 9,450.

Marblehead Savings Bank.—Deposits in Bank bearing interest—Marblehead, \$4,091 80.
* Commenced business in June, 1871.

Institution for Savings in Newburyport and Vicinity.—Public Funds—United States Bonds, \$567,918.75; Maine, 190,000; New Hampshire, 9,500; Massachusetts, 25,250; Rhode Island, 23,750; Connecticut, 9,500.
Loan on United States Bonds, \$5,950.
Bank Stock owned—Atlantic, \$13,420; Atlas, 77,250; Blackstone, 5,029; Boston, 8 810; Old Boston, 11,000; City, 11,124; Columbian, 26,750; Commerce, 31,458; Eagle, 27,664; Eliot, 7,400; Exchange, 11,300; Faneuil Hall, 25,200; First National,

Boston, 12,000; Freeman's, 21,816; Globe, 8,964; Hamilton, 15,450; Hide and Leather, 15,000; Howard, 26,700; Market, 52,324; Massachusetts, 8,745; Maverick, 20,437; Merchants', 19,030; New England, 11,000; North, 32,400; North America, 6,000; Redemption, 17,064; Revere, 52,000; Second National, Boston, 51,360; Shawmut, 20,800; Shoe and Leather, 42,400; State, 7,170; Suffolk, 23,625; Traders', 27,200; Tremont, 47,700; Union, 22,880; Washington, 38,124; Webster, 20,000; Merchants', Newburyport, 25,991 20; Mechanics', 22,790; Ocean, 5,565; Gloucester, 6,000.
Loans on Bank Stock—On First National, \$4,300; Mechanics', 200.
Deposits in Banks bearing interest—Ocean, \$126,510 83
Railroad Bonds—Old Colony and Newport, \$23,000; Eastern, 82,390.

Newburyport Five Cents Savings Bank.—Public Funds—United States Bonds, \$117,000; Maine, 20,000; New Hampshire, 3,000; Rhode Island, 5,000.
Loans on Public Funds—United States scrip, \$7,100.
Bank Stock owned—Mechanics', \$7,500; Atlantic, Boston, 1,000; Atlas, 6,000; Boylston, 600; Boston, 1,700; Blackstone, 3,200; Columbian, 1,300; Commerce, 2,400; Continental, 4,200; City, 8,000; Exchange, 500; Eliot, 3,300; Eagle, 7,400; Howard, 1,500; Hamilton, 1,000; Hide and Leather, 2,500; Maverick, 4,000; North America, 1,000; New England, 1,000; Republic, 2,300; Revere, 5,000; Shawmut, 1,000; Suffolk, 1,200; Tremont, 3,300; Third National, 3,700; Union, 2,400; Webster, 5,600; Commonwealth, 5,000.
Loans on Bank Stock—On First National, Newburyport, \$6,700.
Deposit in Bank bearing interest—First, Newburyport, \$13,388.47.
Railroad Bonds—Eastern, \$7,000; Old Colony and Newport, 10,000.

	PEABODY.		ROCKPORT.		SALEM.	
	Warren Five Cents Savings Bank.		Rockport Savings Bank.		Salem Savings Bank.	Salem Five Cents Savings Bank.
Number of Depositors,	2,532		1,114		15,138	5,701
Amount of Deposits,	\$691,348 62		\$241,979 02		\$4,953,995 99	\$1,378,380 60
Number of Deposits during year preceding,	2,119		924		12,318	5,547
Amount of the same,	\$206,670 24		\$91,524 01		\$975,319 00	\$424,567 48
Number of Deposits received during the year of and exceeding \$300 at one time,	206		52		784	315
Amount of the same,	\$113,911 81		\$30,027 00		\$392,092 00	\$181,226 74
Number of withdrawals during the year,	943		409		7,885	2,404
Amount of the same,	\$109,964 30		\$47,205 69		\$739,835 93	\$221,639 72
Number of accounts opened during the year,	590		252		2,231	1,236
Number of accounts closed during the year,	288		75		1,447	530
Amount of surplus on hand,	\$23,799 08		\$2,215 80		\$47,443 04	\$18,944 83
Public Funds,	181,000 00		-		1,686,000 00	288,143 12
Loans on public funds,	-		1,400 00		27,400 00	29,900 00
Bank Stock,	74,784 00		60,516 75		292,690 00	65,854 24
Loans on bank stock,	-		7,600 00		12,000 00	1,100 00
Deposits in banks, bearing interest,	-		-		75,000 00	6,600 00
Railroad Bonds,	-		-		25,000 00	32,440 00
Loans on railroad stock,	-		-		9,000 00	3,500 00

Invested in real estate,	-	-	\$60,000 00	-
Loans on mortgage of real estate,	\$398,582 00	\$124,509 13	885,790 59	\$567,439 00
Loans to county or town,	34,975 00	-	1,031,500 00	114,962 50
Loans on personal security,	3,000 00	53,611 28	884,826 00	286,750 00
Cash on hand,	26,702 68	3,030 66	12,232 53	636 57
Rate and amount of ordinary Dividends for last year,	6 per cent.,	6 per cent.,	6 per cent.,	6 per cent.,
Average annual per cent. of Dividends ending at time of and including last extra,	\$32,710 32	\$12,180 76	\$267,155 26	\$66,382 77
Extra Dividend, how often declared,	-	8½ per cent.	8 per cent.	-
Annual Expenses of the institution,	No extra.	Every 5 years.	Every 5 years.	No extra.
	\$1,200 00	\$850 00	\$9,400 00	\$3,800 00

Warren Five Cents Savings Bank.—Public Funds—United States Bonds, \$181,000. Bank Stock owned—Warren, \$1,600; Howard, 2,189; Exchange, 8,000; Webster, 4,000; Atlantic, 1,000; Suffolk, 1,500; Shoe and Leather Dealers, 1,500; Exchange, Salem, 900; Grand, 4,595; Asiatic, 2,250; Eliot, 5,500; Washington, 500; Tremont, 2,700; Hide and Leather, 9,350; Atlas, 16,500; Revere, 6,000; Blackstone, 6,700.

Rockport Savings Bank.—Bank Stock owned—City, \$2,350 25; Traders, 2,135 50; Revere, 2,000; Commerce, 1,500; Webster, 2,602 75; North America, 1,000; Second National, 900; Hide and Leather, 4,938 25; Republic, 5,100; Boston, 2,051 50; Tremont, 1,939; Howard, 6,973 50; Blackstone, 3,500; State, 4,229 75; Commonwealth, 8,690; Grand, 699 25; First National, Danvers, 750; First, Gloucester, 500; Cape Ann, 4,100; Gloucester, 800; Rockport, 3,700.

Loans on Bank Stock—On Rockport, \$6,000; Gloucester, 600; Cape Ann, 1,000.

Salem Savings Bank.—Public Funds—United States Bonds, \$1,540,000; Maine, 73,000; New Hampshire, 11,000; Vermont, 6,000; Rhode Island, 43,000; Connecticut, 13,000.

Loans on Public Funds—On United States Bonds, \$27,400.

Bank Stock owned—Asiatic, Salem, \$10,440; Exchange, 4,800; First National, 4,800; Salem, 4,300; Merchants, 44,150; Beverly, 700; Marblehead, 1,700; City, Boston, 10,500; Commerce, 60,000; Columbian, 28,000; Tremont, 20,000; Revere, 60,000; First National, Boston, 20,000; North, 23,800.

Loans on Bank Stock—On 25 shares Central, \$2,000; 12 Marblehead and 54 Grand, 5,000; 23 Exchange, Salem, and 24 Salem, 5,000.

Deposits in Bank bearing interest—Merchants, Salem, \$75,000.

Railroad Bonds—Old Colony and Newport, \$22,000.

Loans on Railroad Stock—On 100 shares Eastern, \$9,000.

Salem Five Cents Savings Bank.—Public Funds—United States Bonds, \$235,987 87; Massachusetts, 10,000; Connecticut, 9,210; Rhode Island, 15,116 50; Portland, 8,741 25; Bath, 9,087 50.

Loans on Public Funds—On United States Bonds, \$27,150; Boston, 2,300; Topsfield, 450.

Bank Stock owned—Blackstone, \$1,858; City, 3,061; First National, Boston, 2,500; Asiatic, 3,145; Merchants, Salem, 315; Merchants, 6,402 50; North, 7,415 50; North America, 591 25; Revere, 4,000; Second National, Boston, 2,775; Webster, 5,261 25; Naumkeag, 4,571 50; Salem, 9,105 50; Exchange, 4,631 75; Mercantile, 6,076; Traders, 4,144 99.

Loans on Bank Stock—5 shares Naumkeag and 6 shares Exchange, \$1,100.

Deposits in Bank bearing interest—Naumkeag, \$3,100; Mercantile, 3,500.

Railroad Bonds—Eastern, \$18,800; Old Colony and Newport, 13,640.

Loans on Railroad Stock—On 55 shares Connecticut River, \$3,500.

	SALISBURY.	ARLINGTON.	BRIGHTON.	CAMBRIDGE.	
	Provident Institution for Savings in Salisbury and Amesbury.	Arlington Five Cents Savings Bank.	Brighton Five Cents Savings Bank.	Cambridge Savings Bank.	Cambridgeport Savings Bank.
Number of Depositors,	4,172	1,404	644	3,565	3,651
Amount of Deposits,	\$1,029,810 96	\$330,110 78	\$126,553 30	\$1,149,698 62	\$1,143,663 64
Number of Deposits during year preceding, .	2,973	1,935	719	4,920	5,379
Amount of the same,	\$221,748 00	\$156,456 98	\$66,646 28	\$402,248 07	\$462,791 75
Number of Deposits received during the year of and exceeding \$300 at one time, . .	162	123	41	315	385
Amount of the same,	\$66,714 00	\$76,504 93	\$25,716 31	\$187,429 01	\$243,533 94
Number of withdrawals during the year, .	1,825	648	349	2,402	2,643
Amount of the same,	\$124,478 00	\$62,259 59	\$44,856 20	\$133,939 34	\$267,205 65
Number of accounts opened during the year, .	614	369	404	1,040	1,215
Number of accounts closed during the year, .	520	176	376	569	626
Amount of surplus on hand,	\$36,675 65	\$3,226 58	\$1,333 74	\$10,466 44	\$15,825 71
Public Funds,	428,000 00	51,000 00	23,000 00	25,000 00	94,000 00
Loans on public funds,	3,000 00	-	-	2,100 00	3,000 00
Bank Stock,	133,825 00	11,033 50	14,471 00	37,946 88	17,095 33
Loans on bank stock,	-	-	-	22,400 00	1,800 00
Deposits in banks, bearing interest, . .	7,500 00	-	-	-	-
Railroad Bonds,	45,000 00	-	-	-	-
Loans on railroad stock,	-	-	-	-	-

Invested in real estate,	\$2,500 00	-	-	-	-	-
Loans on mortgage of real estate,	147,000 00	\$262,200 00	\$69,450 00	\$878,222 21	\$917,765 00	
Loans to county or town,	113,500 00	-	-	78,124 17	4,500 00	
Loans on personal security,	186,500 00	5,400 00	9,200 00	86,000 00	131,058 10	
Cash on hand,	9,391 00	3,190 43	10,443 82	27,683 61	855 60	
Rate and amount of ordinary Dividends for last year,	6 per cent., \$54,449 26	5½ per cent., \$13,168 42	5 per cent., \$4,616 14	6 per cent., \$56,971 27	6 per cent., \$53,611 98	
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	7½ per cent.	8½ per cent.	-	7⅞ per cent.	
Extra Dividend, how often declared,	Every 5 years.	Every 3 years.	Every 3 years.	No extra.	Every 5 years.	
Annual Expenses of the institution,	\$1,450 00	\$600 00	\$500 00	\$2,298 21	\$3,000 00	

Provident Institution for Savings in Salisbury and Amesbury—Public Funds—United States Bonds, \$175,000; Massachusetts, 25,000; Maine, 15,000; Vermont, 5,000; Rhode Island, 10,000; New Hampshire, 29,000; Cambridge, 20,000; Charlestown, 30,000; Chelsea, 54,000; Boston, 15,000; Portland, 20,000; Roxbury, 5,000; Rockland, 10,000; Bath, 10,000; Dover, 5,000.

Loans on United States Bonds, \$3,000.
Bank Stock owned—Eliot, \$4,200; Atlantic, 2,200; Webster, 4,000; Maverick, 2,000; New England, 1,500; Columbian, 3,500; Union, 2,500; Tremont, 4,900; Boston, 2,150; Globe, 2,500; Shoe and Leather, 2,500; Howard, 4,000; Eagle, 3,500; Merchants, Boston, 3,500; Shawmut, 4,900; Faneuil Hall, 2,600; Suffolk, 5,700; State, 3,500; City, Boston, 1,000; Boylston, 2,500; Exchange, Boston, 5,000; Traders, 1,800; Railroad, 4,200; Bay State, 3,375; Powow River, 5,000; Mutual Redemption, 5,000; First National, Boston, 1,500; Commerce, 4,000; Republic, 3,000; Second National, Boston; 1,800; Hide and Leather, 7,500; Blackstone, 6,000; Revere, 10,000; Atlas, 7,500; Commonwealth, 5,000.

Deposits in Bank bearing interest—Powow River, \$7,500.
Railroad Bonds—Eastern, \$40,000; Old Colony and Newport, 5,000.

Arlington Five Cents Savings Bank.—Public Funds—United States Bonds, \$50,000; West Cambridge, 1,000.

Bank Stock owned—Union, \$1,644; Republic, 2,080; Redemption, 1,353.75; Continental, 5,955.75.

Brighton Five Cents Savings Bank.—Public Funds—United States Bonds, \$23,000. Bank Stock owned—Webster, \$400; Suffolk, 1,154.25; City, 500; Shawmut, 400; Commerce, 1,021.50; Maverick, 3,345.75; First, Boston, 4,150.25; Brighton, 3,499.25.

Cambridge Savings Bank—Public Funds—United States Bonds, \$25,000. Loans on United States Bonds, \$2,100.
Bank Stock owned—Charles River, \$2,526; Traders, 11,885.88; State, 5,022; Howard, 12,839.49; Webster, 5,673.51.
Loans on Bank Stock—On 204 shares Maverick, \$20,400; 4 Hamilton, 12 Eagle, 4 Market, 2,000.

Cambridgeport Savings Bank.—Public Funds—United States Bonds, \$94,000. Loans on United States Bonds, \$3,000.
Bank Stock owned—Cambridgeport, \$4,175; Eliot, 3,995.33; Webster, 2,525; City, 1,400; First, Cambridge, 5,000.
Loan on Bank Stock—On 5 shares First, Cambridge, 13 City, \$1,800.

	CAMBRIDGE.		CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	East Cambridge Five Cents Savings Bank.	Warren Institution for Savings.	Charlestown Five Cents Savings Bank.	Middlesex Institution for Savings.		
Number of Depositors,	4,361	8,768	7,872	2,853		2,816
Amount of Deposits,	\$603,588 15	\$2,916,312 78	\$1,822,336 31	\$868,526 77		\$772,225 16
Number of Deposits during year preceding, .	5,093	9,250	7,536	1,087		2,243
Amount of the same,	\$237,568 61	\$825,505 00	\$656,956 87	\$166,162 45		\$216,570 88
Number of Deposits received during the year of and exceeding \$300 at one time, . .	174	691	389	122		256
Amount of the same,	\$79,389 00	\$405,645 00	\$233,371 00	\$63,044 61		\$96,750 99
Number of withdrawals during the year, .	2,206	3,839	3,662	806		944
Amount of the same,	\$165,734 54	\$682,777 88	\$378,394 95	\$124,910 37		\$149,915 98
Number of accounts opened during the year, .	961	1,819	1,691	314		405
Number of accounts closed during the year, .	600	1,039	755	293		116
Amount of surplus on hand,	\$20,681 34	\$37,830 76	\$25,148 74	\$5,978 59		\$17,957 08
Public Funds,	108,100 00	300,000 00	152,850 00	148,000 00		52,100 00
Loans on public funds,	-	15,100 00	18,500 00	-		-
Bank Stock,	52,662 42	75,200 00	273,063 25	255,000 00		109,000 00
Loans on bank stock,	-	8,500 00	21,200 00	-		1,420 00
Deposits in banks, bearing interest, . .	-	60,056 26	-	-		-
Railroad Bonds,	-	-	-	-		25,000 00
Loans on railroad stock,	-	-	-	-		-

Invested in real estate,	-	-	\$50,000 00	-	-	-	-
Loans on mortgage of real estate,	\$447,875 00	\$1,295,079 63	1,872,354 05	\$369,046 00	\$583,567 13	4,000 00	4,000 00
Loans to county or town,	10,000 00	-	113,580 00	37,328 00	4,666 00	11,174 55	11,174 55
Loans on personal security,	-	67,900 00	250,300 00	52,800 00	14,468 10	6 per cent.,	\$39,707 90
Cash on hand,	5,629 70	18,892 17	69,456 24	6 per cent.,	8 per cent.	-	-
Rate and amount of ordinary Dividends for last year,	5 per cent.,	\$85,307 21	\$157,003 32	8 per cent.	Every 3 years.	No extra.	\$2,500 00
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	Every 3 years.	No extra.	Every 3 years.	Every 3 years.	No extra.	\$2,500 00
Extra Dividend, how often declared,	Every 3 years.	Every 3 years.	No extra.	Every 3 years.	Every 3 years.	No extra.	\$2,500 00
Annual Expenses of the institution,	\$700 00	\$2,000 00	\$6,928 80	\$2,325 00	\$2,325 00	\$2,500 00	\$2,500 00

East Cambridge Five Cents Savings Bank.—Public Funds—United States Bonds, \$93,100; Hartford, 5,000; Cambridge, 10,000.

Bank Stock owned—Merchants', \$1,050; Bunker Hill, 1,782 75; Charles River, 2,428 75; Cambridge City, 2,316 05; Lechmere, 3,376 65; Webster, 6,818 50; Faneuil Hall, 2,090; Hide and Leather, 7,298; Boston, 1,320; Howard, 6,110; Revere, 5,033 75; Blackstone, 5,593 64; Newton, 1,340; Republic, 3,531 63; Commerce, 2,072 30.

Warren Institution for Savings.—Public Funds—United States Bonds, \$300,000.

Loans on Public Funds—On United States Bonds, \$15,100.

Bank Stock owned—Bunker Hill, \$19,000; City, 2,000; Eagle, 6,800; Market, 3,500; Shoe and Leather, 4,900; Massachusetts, 5,500; Traders', 9,500; Third National, 5,000; Maverick, 4,000; Hide and Leather, 15,000.

Loans on Bank Stock—On 50 shares Lancaster, \$5,000; 10 Bunker Hill, 1,000; 10 Everett, 5 Naumkeag, 5 Warren, 5 Bunker Hill, 2,500.

Deposit in Bank bearing interest—Bunker Hill, \$60,056 26.

Charlestown Five Cent Savings Bank.—Public Funds—United States Bonds, \$152 250

Loans on Public Funds—On United States Bonds, \$18,500.

Bank Stock owned—Continental, \$44,550; Bunker Hill, 28,048; Republic, 25,559 75; Atlas, 20,900; Railroad, 15,300; Maverick, 12,901 50; Washington, 14,240; First National, Boston, 8,785; Tremont, 9,100; Monument, 6,245; Third National, Boston, 500; Market, Brighton, 2,700; Brighton, 639; Traders', 14,000; Howard, 20,400;

State, 12,300; North, 12,100; Market, 6,200; City, 4,200; Elliot, 2,400; First National, Lynn, 4,700; Newton, 2,295; Commonwealth, 5,000.

Loans on Bank Stock—On 90 Shares Bunker Hill, \$9,800; 45 Monument, 4,600; 31 Hide and Leather, 2,700; 29 Townsend, 2,000; 10 Union, 1,100; 10 Cambridge, 1,000.

Middlesex Institution for Savings.—Public Funds—United States Bonds, \$118,000; Rhode Island Bonds, 14,000; Maine, 11,000; Vermont, 5,000.

Bank Stock owned—Webster, \$15,000; Columbian, 6,700; Commerce, 15,000; Eagle, 15,000; Faneuil Hall, 10,000; Merchants', Boston, 15,000; Traders', 2,500; City, Boston, 10,000; Hamilton, 2,100; Elliot, 16,700; First National, Boston, 2,800; Hide and Leather, 7,200; North America, 10,000; Shawmut, 6,700; Shoe and Leather, 10,000; Tremont, 10,000; Lowell, 900; Concord, 10,000; Framingham, 500; Revere, 30,000; Howard, 20,000; Second National, Boston, 4,500; Blackstone, 10,000; Boston, 13,300; State, 11,100.

Framingham Savings Bank.—Public Funds—United States Bonds, \$52,100.

Bank Stock owned—Commerce, \$15,800; Elliot, 8,900; First National, 16,500; Hide and Leather, 18,000; Maverick, 4,900; Mt. Vernon, 8,500; Traders', 1,000; Webster, 1,500; Second National, Boston, 3,000; Howard, 13,600; Boston, 3,300; Republic, 9,000; Framingham, 5,000.

Loans on Bank Stock—On 7 shares Framingham, \$650; 1 Holliston, 100; 3 Wrentham, 200.

Railroad Bonds—Old Colony and Newport, \$25,000.

	HOPKINTON.		HUDSON.		LEXINGTON.		LOWELL.	
	Hopkinton Savings Bank.		Hudson Savings Bank.		Lexington Savings Bank.		Central Savings Bank.	City Institution for Savings.
Number of Depositors,	422		432		158*		547†	8,257
Amount of Deposits,	\$91,059 77		\$89,457 20		\$10,297 65		\$168,357 00	\$2,994,375 08
Number of Deposits during year preceding, .	601		516		-		880	7,390
Amount of the same,	\$45,064 68		\$55,485 00		\$11,272 65		\$185,066 00	\$710,552 15
Number of Deposits received during the year of and exceeding \$300 at one time, . .	29		50		10		223	482
Amount of the same,	\$12,861 25		\$28,639 00		\$4,800 00		\$146,223 00	\$246,553 00
Number of withdrawals during the year, .	225		261		14		108	3,334 00
Amount of the same,	\$30,758 49		\$32,562 77		975 00		\$16,709 00	\$461,426 46
Number of accounts opened during the year,	164		185		158		601	1,506
Number of accounts closed during the year, .	89		97		5		54	1,109
Amount of surplus on hand,	\$3,031 14		\$230 26		-		-	\$148,628 97
Public Funds,	3,969 14		-		-		-	190,159 00
Loans on public funds,	-		-		-		-	2,000 00
Bank Stock,	26,392 74		-		-		\$24,249 62	550,617 23
Loans on bank stock,	250 00		-		-		15,500 00	19,950 00
Deposits in banks, bearing interest, . .	-		-		\$872 95		25,087 18	115,000 00
Railroad Bonds,	960 00		3,000 00		-		-	50,000 00
Loans on railroad stock,	-		-		-		-	-

Invested in real estate,	-	-	-	-	-	-
Loans on mortgage of real estate,	\$24,125 00	\$69,170 00	-	-	\$90,975 00	\$1,314,040 00
Loans to county or town,	20,000 00	13,000 00	-	-	-	765,400 00
Loans on personal security,	13,250 00	3,750 00	-	\$8,150 00	13,500 00	244,300 00
Cash on hand,	5,144 03	764 78	-	1,051 38	-	-
Rate and amount of ordinary Dividends for last year,	5 per cent., \$3,280 96	6 per cent., \$2,585 76	-	-	-	5 per cent., \$133,222 64
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	-	-	-	7 ⁶ / ₁₀ per cent.
Extra Dividend, how often declared,	Every 5 years.	No extra.	Every 3 years	Every 3 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$960 00	\$350 00	-	-	-	\$6,006 98

Hopkinton Savings Bank.—Public Funds—United States Bonds \$3,969.14.
Bank Stock owned—Shawmut, \$11,023 74; Hide and Leather, 1,404; Redemption, 4,090; Faneuil Hall, 1,965; Republic, 1,980; Continental, 5,930.
Loans on Bank Stock—On Hopkinton, \$250.
Railroad Bonds—Eastern, \$960.

Hudson Savings Bank.—Railroad Bonds—Vermont Central, \$3,000.

* *Lexington Savings Bank.*—Commenced business in 1871.

Central Savings Bank.—Bank Stock owned—First National, Lowell, \$2,740; Railroad, 1,201.50; Maverick, 1,217 50; Webster, 2,708 75; Hide and Leather, 595; Blackstone, 12,702 50; Commerce, 3,084.37.
Loans on Bank Stock—On 100 shares Merchants', Lowell, \$9,000; 45 Pemberton, 5,500; 21 Railroad, 1,000.

Deposits in Bank bearing interest—Merchants', Lowell, \$25,087.18.

† Commenced business in April, 1871.

City Institution for Savings, Lowell.—Public Funds—United States Bonds, \$165,259; Maine, 25,000

Loans on Public Funds—On United States Bonds, \$2,000.
Bank Stock owned—Prescott, \$20,000; Webster, 10,500; Exchange, 5,000; First National, Boston, 25,000; Bay State, 1,875; Elliot, 10,000; Third National, Boston, 10,000; Blackstone, 30,000; Boylston, 5,000; Second National, Boston, 26,500; Bunker Hill, 3,400; North America, 25,000; Railroad, 6,600; Continental, 12,304; Shawmut, 7,000; Hide and Leather, 7,500; Republic, 25,000; Howard, 13,500; Atlas, 18,000; Revere, 50,000; Boston, 17,000; Appleton, 43,920; Tremont, 24,420; Market, 6,706; North, 18,144 50; Globe, 4,440; Railroad, 7,185; Commerce, 18,455.73; Pemberton, 7,500; Redemption, 42,310; Columbian, 17,416; Suffolk, 3,012; Old Boston, 5,751; New England 9,100; Atlantic, 8,958; Eagle, 720; Commonwealth, 10,000.
Loans on Bank Stock—On 94 shares, Appleton, \$7,550; 50 Wamesit, 5,000; 16 Merchants', 1,600; 20 First National, 1,800; 40 Pemberton, 4,000.
Railroad Bonds—Old Colony and Newport, \$50,000.

	LOWELL.				MALDEN.	
	Lowell Institution for Savings.	Lowell Five Cents Savings Bank.	Mechanics' Savings Bank.	Merrimack River Savings Bank.	Malden Savings Bank.	
Number of Depositors,	5,185	9,258	3,974	157*	1,054	
Amount of Deposits,	\$1,708,507 93	\$2,264,900 03	\$1,641,553 53	\$39,698 38	\$160,398 84	
Number of Deposits during year preceding, .	4,770	9,565	4,319	-	1,357	
Amount of the same,	\$416,078 27	\$729,395 58	\$452,614 22	\$40,764 38	\$132,016 53	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	251	537	401	40	46	
Amount of the same,	\$134,888 00	\$295,128 90	\$225,802 48	\$25,080 00	\$23,724 50	
Number of withdrawals during the year, .	2,050	3,952	2,292	8	584	
Amount of the same,	\$246,329 58	\$459,328 49	\$287,982 37	\$1,066 00	\$100,396 23	
Number of accounts opened during the year, .	936	2,096	1,123	165	298	
Number of accounts closed during the year, .	750	1,312	605	8	-	
Amount of surplus on hand,	\$15,164 51	\$68,963 26	\$38,837 73	-	-	
Public Funds,	811,000 00	246,500 00	308,000 00	-	\$30,000 00	
Loans on public funds,	25,400 00	3,200 00	1,200 00	-	-	
Bank Stock,	6,300 00	283,463 00	134,850 00	\$4,552 00	2,600 00	
Loans on bank stock,	-	26,900 00	9,300 00	800 00	-	
Deposits in banks, bearing interest, . .	102,000 00	27,000 00	-	8,316 99	-	
Railroad Bonds,	-	2,000 00	29,000 00	-	-	
Loans on railroad stock,	-	-	-	-	-	

Invested in real estate,	\$20,334 06	-	-	\$28,887 23	-	-	-
Loans on mortgage of real estate,	127,378 00	\$1,359,850 00	-	955,401 25	\$21,300 00	\$111,200 00	-
Loans to county or town,	630,975 00	222,000 00	-	44,800 00	-	10,000 00	-
Loans on personal security,	-	162,750 00	-	171,300 00	4,425 32	12,000 00	-
Cash on hand,	285 38	200 29	-	5,737 97	-	-	-
Rate and amount of ordinary Dividends for last year,	4 per cent., \$57,867 83	5 per cent, \$97,908 87	-	5 per cent., \$69,081 38	-	-	6 per cent, \$7,917 35
Average annual per cent. of Dividends ending at time of and including last extra,	7 $\frac{98.3}{1000}$ per cent.	7 per cent.	-	7 $\frac{96.3}{1000}$ per cent.	-	-	6 $\frac{1}{2}$ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 3 years.	-	Every 3 years.	Every 3 years	Every 5 years.	-
Annual Expenses of the institution,	\$4,500 00	\$4,509 67	-	\$4,082 80	-	-	\$500 00

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Lowell Institute for Savings.—Public Funds—United States Bonds, \$811,000.

Loans on Public Funds—On \$23,000 United States Bonds, \$20,000; on 6,000 do, \$5,400.

Bank Stock owned—Railroad, \$6,300.

Deposits in Bank bearing interest—Wamesit, \$25,000; Merchants', 22,000; First National, 55,000.

Lowell Five Cents Savings Bank.—Public Funds—United States Bonds, \$221,500; Maine, 25,000.

Loans on United States Bonds, \$3,200.

Bank Stock owned—Atlas, \$19,950; Blackstone, 20,600; Continental, 10,000; Eliot, 10,000; Hide and Leather, 20,000; Howard, 15,145; Market, 5,000; First National, Boston, 10,610; Revere, 20,000; Webster, 5,000; North America, 6,600; Republic, 22,500; Tremont, 7,200; Eagle, 13,800; Redemption, 6,000; Mechanics', 2,640; North, 14,040; Shawmut, 6,960; Suffolk, 7,442; Globe, 7,500; Columbian, 6,766; Commonwealth, 10,000; Shoe and Leather, 2,660; Bunker Hill, 1,625; First National, Lowell, 5,925; Prescott, 6,000; Merchants', 3,300; Railroad, 16,200.

Loans on Bank Stock—On 175 Maverick, \$17,500; 45 Prescott, 4,200; 30 Appleton, 8,000; 12 Appleton, 5 Prescott and \$500 United States Bonds, 2,200.

Deposits in Banks bearing interest—Old Lowell, \$25,000; Prescott, 2,000.

Railroad Bonds—Old Colony and Newport, \$2,000.

Mechanics' Savings Bank.—Public Funds—United States Bonds, \$220,000; Massachusetts, 1,000; Rhode Island, 10,000; Charlestown, 24,000; Hartford 3,000; Lowell, 50,000.

Loan on \$4,000 United States Bonds, \$1,200.

Bank Stock owned—Malden, \$6,800; Commerce, 6,000; Blackstone, 9,900; Webster, 5,000; Mechanics', Boston, 5,000; Revere, 6,400; North America, 3,700; Maverick, 4,400; Merchants', Boston, 1,500; Mt. Vernon, 1,000; City, Boston, 900; First National, Boston, 800; Everett, 4,500; Traders', 800; Bay State, 2,250; Republic, 8,300; Eliot, 2,500; Hide and Leather, 2,000; Howard, 1,300; Railroad, 20,000; Collateral Loan Co, 2,400; Shawmut, 3,900; Boston, 6,300; Tremont, 7,000; Atlas, 10,600; Redemption, 11,600

Loans on Bank Stock—On 92 shares Appleton, \$8,300; 20 Railroad, 1,000.

Railroad Bonds—Old Colony and Newport, \$25,000; Eastern, 4,000.

Merrimack River Savings Bank.—Bank Stock owned—Blackstone, \$3,880.50; Tremont, 671.50.

Loans on Bank Stock—On 8 shares Wamesit, \$800.

Deposits in Bank bearing interest—Wamesit, \$8,316.99.

* Commenced business in April, 1871.

Malden Savings Bank.—Public Funds—United States Bonds, \$30,000.

Bank Stock owned—Malden, \$2,600.

	MARLBOROUGH.		MEDFORD.		NATICK.		NEWTON.		READING.
	Marlborough Savings Bank.		Medford Savings Bank.		Natick Five Cents Savings Bank.		Institution for Savings in Newton.		
Number of Depositors,	1,868		810		1,570		1,238		533
Amount of Deposits,	\$584,602 97		\$104,334 02		\$263,065 34		\$204,911 72		\$127,415 38
Number of Deposits during year preceding, .	1,538		1,316		1,454		1,341		793
Amount of the same,	\$220,668 00		\$69,434 55		\$108,094 72		\$100,454 26		\$119,336 30
Number of Deposits received during the year of and exceeding \$300 at one time, . .	220		46		194		76		105
Amount of the same,	\$126,925 00		\$25,061 00		\$53,907 00		\$41,218 93		\$60,053 00
Number of withdrawals during the year, .	933		257		672		661		350
Amount of the same,	\$137,458 18		\$22,282 91		\$72,269 24		\$61,951 64		\$63,159 96
Number of accounts opened during the year, .	608		328		410		353		257
Number of accounts closed during the year, .	316		87		223		76		54
Amount of surplus on hand,	-		\$1,088 60		\$5,397 94		\$5,152 29		\$671 14
Public Funds,	-		5,385 00		7,500 00		9,500 00		-
Loans on public funds,	-		7,100 00		-		7,000 00		-
Bank Stock,	\$103,965 00		11,738 00		518 75		17,205 00		6,580 50
Loans on bank stock,	-		250 00		-		-		500 00
Deposits in banks, bearing interest, .	-		2,912 79		-		-		-
Railroad Bonds,	-		3,000 00		-		-		-
Loans on railroad stock,	-		-		-		-		-

Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	\$456,150 00	\$71,725 00	\$200,074 03	\$155,698 00	\$84,200 00
Loans to county or town,	18,000 00	-	27,500 00	2,125 00	9,100 00
Loans on personal security,	9,000 00	2,500 00	22,570 00	15,300 00	15,146 50
Cash on hand,	-	311 83	5,072 85	10,315 96	12,223 95
Rate and amount of ordinary Dividends for last year,	6 per cent., \$28,836 01	6 per cent., \$3,299 55	6 per cent., \$13,177 22	5½ per cent., \$8,381 85	6 per cent., \$3,440 33
Average annual per cent of Dividends ending at time of and including last extra,	-	-	7 per cent.	6¼ per cent.	-
Extra Dividend, how often declared,	No extra.	Every 5 years.	Every 5 years.	Every 5 years.	No extra.
Annual Expenses of the institution,	\$2,500 00	\$500 00	\$800 00	\$500 00	-

Marlborough Savings Bank—Bank Stock owned—First National, Marlborough, \$84,865; Continental, 2,925; Market, 2,320; City, 2,134.75; Globe, 2,482.50; Howard, 2,091.12; Eliot, 1,872; Atlas, 1,785; Boston, 1,100; Revere, 1,173; Commerce, 1,216.63.

Medford Savings Bank—Public Funds—United States Bonds, \$5,385.
Loans on United States Bonds, \$7,100.
Bank Stock owned—Commerce, \$1,220; Eliot, 575; Blackstone, 1,248.75; Revere, 581.25; Eagle, 1,231.50; Republic, 1,911.50; Commonwealth, 2,000; Monument, 2,970.
Loans on Bank Stock—On 4 shares Old Boston, \$250.
Deposits in Bank bearing interest—Eliot, \$2,912.79.
Railroad Bonds—Old Colony, \$3,000.

Natick Five Cents Savings Bank—Public Funds—United States Bonds, \$7,500.
Bank Stock owned—First National, Boston, \$518.75.

Institution for Savings in the Town of Newton—Public Funds, \$9,500.
Loans on \$7,350 United States Bonds, \$7,000.
Bank Stock owned—Newton, \$1,500; Waltham, 225; Brighton, 480; First National, Cambridge, 1,000; Revere, 4,000; Commonwealth, 3,000.

Reading Savings Bank—Bank Stock owned—Hide and Leather, \$4,340.25; First National, Chelsea, 2,240.25.
Loans on Bank Stock—On Hide and Leather, \$500.

	STONEHAM.		WAKEFIELD.		WALTHAM.		WATERTOWN.		WINCHESTER.	
	Stoneham Five Cents Savings Bank.		Wakefield Savings Bank.		Waltham Savings Bank.		Watertown Savings Bank.		Winchester Savings Bank.	
Number of Depositors,	1,069	513	3,968	153	141*					
Amount of Deposits,	\$218,546 85	\$59,131 43	\$1,025,169 95	\$23,635 90	\$17,862 05					
Number of Deposits during year preceding, .	1,805	1,068	4,635	524	197					
Amount of the same,	\$141,154 54	\$56,821 95	\$547,961 00	\$30,327 52	\$17,862 05					
Number of Deposits received during the year of and exceeding \$300 at one time, . .	92	37	293	17	15					
Amount of the same,	\$57,431 65	\$19,137 94	\$166,383 00	\$12,680 00	\$10,848 92					
Number of withdrawals during the year, .	666	446	1,932	62	9					
Amount of the same,	\$77,774 48	\$39,821 51	\$380,293 99	\$6,691 62	\$1,501 00					
Number of accounts opened during the year, .	406	483	1,064	186	141					
Number of accounts closed during the year, .	74	102	309	33	3					
Amount of surplus on hand,	\$6,630 75	-	\$5,142 60	\$92 12	-					
Public Funds,	18,050 00	-	45,000 00	2,000 00	-					
Loans on public funds,	1,200 00	-	-	-	-					
Bank Stock,	5,838 75	-	32,835 00	4,100 00	-					
Loans on bank stock,	-	-	-	-	-					
Deposits in banks, bearing interest, . .	5,498 94	\$1,738 18	-	700 00	\$1,035 26					
Railroad Bonds,	-	-	-	-	-					
Loans on railroad stock,	-	-	-	-	-					

Invested in real estate,	-	-	-	-	-	-	-	-	-
Loans on mortgage of real estate,	\$138,523 25	\$41,300 00	\$724,383 00	\$14,000 00	\$6,023 96				
Loans to county or town,	25,000 00	-	100,000 00	900 00	-				
Loans on personal security,	28,463 69	16,850 00	183,800 00	2,000 00	9,000 00				
Cash on hand,	4,541 72	1,060 15	2,682 84	728 02	168 37				
Rate and amount of ordinary Dividends for last year,	6 per cent., \$7,821 06	6 per cent., \$1,998 03	7 per cent., \$62,477 40	6 per cent.	-				
Average annual per cent. of Dividends ending at time of and including last extra,	8½ per cent.	-	-	-	-				
Extra Dividend, how often declared,	Every 2 years.	Every 3 years.	No extra.	No extra.	Every 3 years.				
Annual Expenses of the institution,	\$564 15	\$431 89	\$1,250 00	\$37 50	\$75 00				

Stoneham Five Cents Savings Bank.—Public Funds—United States Bonds, \$18,050.

Loans on United States Bonds, \$1,200.

Bank Stock owned—Webster, \$576.50; City, 1,268; Hide and Leather, 1,729; Howard, 2,265 25.

Deposits in Bank bearing interest—Blackstone, \$5,498.94.

Waltham Savings Bank.—Public Funds—United States Bonds, \$45,000.

Bank Stock owned—Revere, \$10,000; Newton, 700; Mount Vernon, 5,000; Waltham, 11,935; Third National, Boston, 2,500; Boston, 2,700.

Watertown Savings Bank.—Public Funds—Portland Bonds, \$2,000.

Bank Stock owned—Commonwealth, \$2,000; Blackstone, 2,100.

Deposits in Bank bearing interest—Blackstone, \$700.

Winchester Savings Bank.—Deposits in Bank bearing interest—Eliot, \$1,035.26.

* Commenced business in August, 1871.

	WOBURN.		ASHBURNHAM.		ATHOL.		BARRE.		CLINTON.	
	Woburn Five Cents Savings Bank.		Ashburnham Savings Bank.		Athol Savings Bank.		Barre Savings Bank.		Clinton Savings Bank.	
Number of Depositors,	1,988		29*		1,793		667		1,580	
Amount of Deposits,	\$272,011 12		\$2,416 00		\$425,784 05		\$162,035 43		\$413,030 74	
Number of Deposits during year preceding, .	2,541		-		1,530		687		2,119	
Amount of the same,	\$111,673 10		\$2,416 00		\$200,205 65		\$88,501 52		\$179,765 01	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	70		-		192		90		88	
Amount of the same,	\$39,376 00		-		\$97,100 34		\$50,609 97		\$50,939 02	
Number of withdrawals during the year, .	521		-		753		190		760	
Amount of the same,	\$44,790 78		-		\$84,648 58		\$23,662 74		\$94,437 70	
Number of accounts opened during the year, .	514		29		575		265		511	
Number of accounts closed during the year, .	206		-		129		61		269	
Amount of surplus on hand,	\$1,578 00		-		\$1,484 45		\$3,167 69		\$2,850 80	
Public Funds,	70,000 00		-		10,000 00		3,470 00		123,237 50	
Loans on public funds,	-		-		9,800 00		-		5,775 00	
Bank Stock,	20,141 00		-		4,860 00		81,316 87		31,506 13	
Loans on bank stock,	5,000 00		-		22,800 00		-		3,537 06	
Deposits in banks, bearing interest, . .	-		-		-		-		-	
Railroad Bonds,	-		-		-		860 00		-	
Loans on railroad stock,	-		-		7,666 66		-		-	

Invested in real estate,	-	-	-	-	-	-	-	-	-
Loans on mortgage of real estate,	-	\$96,150 00	\$1,000 00	\$211,588 40	\$38,250 00	\$145,181 00			
Loans to county or town,	-	12,000 00	-	58,880 00	19,620 00	9,000 00			
Loans on personal security,	-	65,900 00	1,400 00	93,350 30	18,250 00	90,915 00			
Cash on hand,	-	3,898 12	13 00	2,629 27	-	6,729 85			
Rate and amount of ordinary Dividends for last year,	-	6 per cent., \$11,667 04	-	6 per cent., \$18,473 36	6 per cent., \$6,064 58	6 per cent., \$20,706 11			
Average annual per cent. of Dividends ending at time of and including last extra,	-	7 per cent.	-	6½ per cent.	-	-			
Extra Dividend, how often declared,	-	Every 3 years.	-	Every 3 years.	Every 3 years.	No extra.			
Annual Expenses of the institution,	-	\$1,221 64	-	\$1,539 16	\$221 45	\$1,000 00			

Woburn Five Cents Savings Bank.—Public Funds—United States Bonds, \$70,000. Loans on United States Bonds, \$500.

Bank Stock owned—Blackstone, \$5,196; Hide and Leather, 6,070; Faneuil Hall, 4,990; Webster, 1,050; Woburn, 2,835.

Loans on Bank Stock—On 40 shares Woburn, \$5,000.

* *Ashburnham Savings Bank.*—Commenced business in September, 1871.

Athol Savings Bank.—Public Funds—United States Bonds, \$10,000.

Loans on United States Bonds, \$9,800.

Bank Stock owned—Miller's River, \$1,260; First National, Barre, 3,600.

Loans on Bank Stock—Eliot, \$15,000; Miller's River, 7,800.

Loans on Railroad Stock—On Vermont and Massachusetts, \$7,666.66.

Barre Savings Bank.—Public Funds—Bangor Bonds, \$3,470.

Bank Stock owned—Atlantic, \$1,262; Atlas, 1,469; Blackstone, 5,722.59; Boylston,

888; Boston, 1,575.27; Commerce, 1,250.50; Continental, 2,018.56; City, Worcester, 6,687.50; Citizens', Worcester, 2,961; Eliot, 2,991; Exchange, 1,896; First, Barre, 2,500; First, Boston, 7,140.25; First, Worcester, 2,700; Howard, 6,755.65; Mechanics', 3,500; North America, 1,631.25; Redemption, 6,263.50; Revere, 1,485; Suffolk, 3,753.75; Shoe and Leather, 2,800; Maverick, 1,200.72; Tremont, 7,076.25; Webster, 2,452.63; Ware, 1,096.25; Hide and Leather, 2,240.20.

Railroad Bonds—Rutland, \$860.

Clinton Savings Bank.—Public Funds—United States Bonds, \$123,237.50.

Loans on United States Bonds, \$5,775.

Bank Stock owned—Howard, \$1,072.50; Webster, 538.75; City, 547.50; Second, Boston, 219.75; Atlas, 1,711.50; North America, 2,803.13; Market, 1,815; First, Clinton, 22,798.

Loans on Bank Stock—On 49 shares, First National, Clinton, \$3,400; 7 Lancaster, 137.06.

	FITCHBURG.		GARDNER.	GRAFTON.	LANCASTER.
	Fitchburg Savings Bank.	Worcester North Savings Institution.			
Number of Depositors,	6,162	1,740	1,005	308	2,135
Amount of Deposits,	\$1,936,035 57	\$620,872 55	\$276,585 60	\$75,443 23	\$729,261 78
Number of Deposits during year preceding, .	3,594	2,218	1,153	339	1,433
Amount of the same,	\$619,986 78	\$365,803 16	\$136,830 27	\$44,930 41	\$198,077 00
Number of Deposits received during the year of and exceeding \$300 at one time, .	497	363	105	36	216
Amount of the same,	\$287,672 52	\$219,483 02	\$57,418 50	\$23,509 19	\$120,520 00
Number of withdrawals during the year, .	2,260	1,049	346	181	757
Amount of the same,	\$338,250 84	\$137,153 39	\$51,247 57	\$22,617 06	\$124,850 54
Number of accounts opened during the year, .	1,094	838	350	128	399
Number of accounts closed during the year, .	662	332	117	30	214
Amount of surplus on hand,	\$30,324 72	\$3,477 06	\$130 09	\$1,889 16	\$10,790 28
Public Funds,	194,000 00	39,806 25	11,770 25	-	265,000 00
Loans on public funds,	13,900 00	1,000 00	-	-	1,100 00
Bank Stock,	186,900 00	17,671 50	1,584 00	20,913 24	61,300 00
Loans on bank stock,	6,200 00	1,200 00	4,800 00	9,000 00	8,450 00
Deposits in banks, bearing interest, .	-	-	-	-	-
Railroad Bonds,	2,700 00	-	-	-	10,000 00
Loans on railroad stock,	12,322 00	3,800 00	-	-	-

Invested in real estate,	\$149,974 41	-	-	-	-	-	-
Loans on mortgage of real estate,	716,851 00	\$333,007 39	\$149,551 15	\$35,600 00	\$283,067 87	-	-
Loans to county or town,	232,000 00	2,200 00	82,796 95	-	-	-	-
Loans on personal security,	414,814 45	220,485 00	23,000 00	10,150 00	106,415 31	-	-
Cash on hand,	36,008 98	7,221 22	1,725 42	1,610 67	8,549 53	-	-
Rate and amount of ordinary Dividends for last year,	6 per cent., \$99,144 85	6 per cent., \$24,532 93	6 per cent., \$11,746 26	6 per cent., \$3,384 40	7 per cent., \$43,678 06	-	-
Average annual per cent of Dividends ending at time of and including last extra,	6½ per cent	-	-	-	-	-	-
Extra Dividend, how often declared,	Every 5 years.	No extra.	No extra.	No extra.	No extra.	-	-
Annual Expenses of the institution,	\$3,000 00	\$1,000 00	\$289 35	\$250 00	\$2,130 77	-	-

Fitchburg Savings Bank.—Public Funds—United States Bonds, \$180,000; New Hampshire, 14 000.
Loans on United States Bonds, \$13,900.
Bank Stock owned—Fitchburg, \$12,500; Rollstone, 10,000; Townsend, 500; Webster, 10,000; Revere, 20,000; North, 11,600; Howard, 15,000; Merchants', 20,000; Atlas, 22,800; First National, 16,600; North America, 6,600; Commerce, 15,000; City, Worcester, 10,000; Quinsigamond, 3,000; Boston, 13,300.
Loans on Bank Stock—On 29 shares Fitchburg, \$1,200; 50 First National, Leominster, 5,000.
Railroad Bonds—Agricultural Branch, guaranteed by Fitchburg and Worcester, \$2,700.
Loans on Railroad Stock—On 89 shares Vermont and Massachusetts, \$2,322; 150 Boston, Clinton and Fitchburg, 10,000.
Worcester North Savings Institution.—Public Funds—United States Bonds, \$10,756 25; Boston, \$10,100; Portland, 18,950.
Loans on United States Bonds, \$1,000.
Bank Stock owned—Rollstone, \$8,180; Commerce, 3,754; Boston, 5,737 50.
Loans on Bank Stock—On Rollstone, \$1,200.
Loans on Railroad Stock—On Fitchburg, \$3,800.

Gardner Savings Bank.—Public Funds—United States Bonds, \$11,770 25.
Bank Stock owned—First National, Gardner, \$1,584.
Loans on Bank Stock—On 56 shares First National, Gardner, \$4,800.
Grafton Savings Bank.—Bank Stock owned—Redemption, \$4,187 75; Revere, 4,814; State, 2,040; Shawmut, 1,222 75; Howard, 1,744 50; Webster, 1,476 12; North, 1,206 25; Traders', 1,200; Maverick, 1,237 50; Market, 744; Massachusetts, 671 12; City, 363 25.
Loans on Bank Stock—On 50 shares Hide and Leather, \$5,000; 40 Grafton, 4,000.
Lancaster Savings Bank.—Public Funds—United States Bonds, \$265,000.
Loans on United States Bonds, \$1,000.
Bank Stock owned—Lancaster, \$5,000; City, Lynn, 15,000; Second National Boston, 8,800; Elliot, 8,300; Howard, 6,700; Republic, 7,500; Commerce, 5,000; Webster, 5,000.
Loans on Bank Stock—On Lancaster, \$8,400.
Railroad Bonds—Old Colony and Newport, \$10,000.

	LEICESTER.		LEOMINSTER.		MILFORD.		MILLBURY.		NO. BROOKFIELD.	
	Leicester Savings Bank.		Leominster Savings Bank.		Milford Savings Bank.		Millbury Savings Bank.		No. Brookfield Savings Bank.	
Number of Depositors,	379		1,283		2,014		774		1,030	
Amount of Deposits,	\$135,156 24		\$279,660 30		\$411,263 13		\$241,147 61		\$220,127 43	
Number of Deposits during year preceding, .	426		890		1,818		832		262	
Amount of the same,	\$79,252 22		\$131,540 05		\$131,200 13		\$78,365 09		\$73,444 61	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	81		132		75		59		50	
Amount of the same,	\$47,206 99		\$80,283 00		\$39,189 13		\$37,594 82		\$21,751 76	
Number of withdrawals during the year, .	109		411		755		426		328	
Amount of the same,	\$18,607 27		\$55,209 18		\$79,832 17		\$50,723 24		\$45,373 41	
Number of accounts opened during the year, .	167		337		469		199		264	
Number of accounts closed during the year, .	35		103		265		139		137	
Amount of surplus on hand,	\$2,202 97		\$386 76		\$21,296 23		-		\$1,772 79	
Public Funds,	-		-		46,100 00		\$48,000 00		71,000 00	
Loans on public funds,	1,000 00		7,750 00		10,300 00		-		26,500 00	
Bank Stock,	37,780 12		21,060 25		33,068 87		21,300 00		1,626 00	
Loans on bank stock,	1,800 00		8,500 00		28,313 96		500 00		-	
Deposits in banks, bearing interest, . .	-		-		-		-		-	
Railroad Bonds,	-		-		-		-		-	
Loans on railroad stock,	-		-		-		-		-	

Invested in real estate,	-	-	\$5,808 40	-	-
Loans on mortgage of real estate,	\$73,075 00	\$186,685 00	145,892 45	\$144,300 00	\$101,704 00
Loans to county or town,	5,400 00	3,000 00	69,000 00	27,500 00	6,500 00
Loans on personal security,	17,194 75	51,625 00	90,783 73	-	3,700 00
Cash on hand,	2,909 34	321 52	3,291 95	3,640 49	585 87
Rate and amount of ordinary Dividends for last year,	6 per cent., \$4,925 02	6 per cent., \$12,050 75	5 per cent., \$17,748 95	6 per cent., \$11,911 35	6 per cent., \$10,527 24
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	6 per cent.	-	-
Extra Dividend, how often declared,	No extra	No extra.	Every 5 years.	No extra	No extra.
Annual Expenses of the institution,	\$396 02	\$600 00	\$1,500 00	\$750 00	\$550 00

Leicester Savings Bank.—Loans on \$1,000 United States Bonds, \$1,000.
 Bank Stock owned—Eliot, \$3,610; State, 5,397.50; Traders', 2,612.50; Howard, 2,635; Revere, 2,425; Hide and Leather, 4,106.40; North, 2,425; Webster, 2,085; Market, 1,815.40; North America, 1,346; Commonwealth, 1,100; Security, 1,050; Massachusetts, 1,178.75; Continental, 1,150; Leicester, 3,493.57; Central, Worcester, 1,350.

Loans on Bank Stock—On 18 shares Leicester, \$1,800.

Leominster Savings Bank.—Loans on Public Funds—On United States Bonds, \$7,750.

Bank Stock owned—Webster, \$7,724; Boston, 6,625; Security, 3,221.25; First National, Leominster, 3,490.

Loans on Bank Stock—On First National, Leominster, \$8,500.

Millford Savings Bank.—Public Funds—United States Bonds, \$26,600; Massachusetts, 19,500.

Loans on Public Funds—On United States Bonds, \$7,300; Town of Upton, 3,000.
 Bank Stock owned—Milford, \$8,000; Hopkinton, 2,700; Webster, 700; Hide and Leather, 6,400; Howard, 2,600; Eliot, 5,068.62; Continental, 2,955.25; Revere, 4,645.
 Loans on Bank Stock—On 282 shares Milford, \$19,313.96; 50 First National, Worcester, 4,500; 50 Market, Brighton, 4,500.

Millbury Savings Bank.—Public Funds—United States Bonds, \$48,000

Bank Stock owned—Oxford, \$600; Worcester, 900; Central, 3,600; Citizens', 500; Quinsigamond, 2,400; Millbury, 5,500; Commerce, 1,000; Atlas, 3,000; Boston, 1,300; Hide and Leather, 2,500.

Loan on Bank Stock—Millbury, \$500.

North Brookfield Savings Bank.—Public Funds—United States Bonds, \$45,000; Massachusetts, 16,000; Maine, 10,000.

Loans on United States Bonds, \$26,500.

Bank Stock owned—Ware, \$546; Eliot, 1,080.

	SOUTHBRIDGE.		SPENCER.		TEMPLETON.		UXBRIDGE.		WEBSTER.	
	Southbridge Savings Bank.		Spencer Savings Bank.		Templeton Savings Bank.		Uxbridge Savings Bank.		Webster Five Cents Savings Bank.	
Number of Depositors,	2,103		32*		60†		447		1,130	
Amount of Deposits,	\$607,898 72		\$4,545 57		\$10,324 50		\$73,813 19		\$138,332 91	
Number of Deposits during year preceding, .	1,461		33		-		739		1,382	
Amount of the same,	\$120,211 20		\$4,545 57		\$10,324 50		\$79,693 86		\$86,676 20	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	93		6		16		74		56	
Amount of the same,	\$45,774 92		\$3,100 00		9,241 50		\$43,670 53		\$30,607 91	
Number of withdrawals during the year, .	758		-		4		88		405	
Amount of the same,	\$88,092 17		-		\$2,295 00		\$15,174 13		\$42,565 53	
Number of accounts opened during the year, .	372		32		64		372		417	
Number of accounts closed during the year, .	216		-		-		39		180	
Amount of surplus on hand,	\$7,730 06		-		-		-		-	
Public Funds,	211,800 00		-		-		-		-	
Loans on public funds,	31,100 00		-		-		-		\$1,000 00	
Bank Stock,	56,000 00		-		-		\$9,777 62		19,785 50	
Loans on bank stock,	6,070 00		-		-		4,500 00		-	
Deposits in banks, bearing interest, . .	13,000 00		-		-		289 74		491 33	
Railroad Bonds,	-		-		-		-		-	
Loans on railroad stock,	-		-		-		-		-	

Invested in real estate,	-	-	-	-	-	-	-
Loans on mortgage of real estate,	\$210,050 00	\$850 00	\$6,935 00	\$31,950 00	\$93,300 00	10,000 00	10,650 00
Loans to county or town,	28,100 00	-	-	-	10,000 00	10,650 00	819 27
Loans on personal security,	58,100 00	1,200 00	3,300 00	28,150 00	10,650 00	10,650 00	819 27
Cash on hand,	408 23	2,495 57	89 50	-	-	-	-
Rate and amount of ordinary Dividends for last year,	5 per cent., \$25,206 22	-	-	6 per cent., \$997 14	6 per cent., \$4,982 83	6 per cent., \$4,982 83	-
Average annual per cent. of Dividends ending at time of and including last extra,	6¼ per cent.	-	-	-	-	-	-
Extra Dividend, how often declared,	Every 3 years.	-	-	Every 3 years.	No extra.	No extra.	-
Annual Expenses of the institution,	\$1,328 75	-	-	\$902 43	\$800 00	\$800 00	-

Southbridge Savings Bank.—Public Funds—United States Bonds, \$166,800; Massachusettses, \$5,000; Portland, 10,000.
Loans on United States Bonds, \$81,100.
Bank Stock owned—Blackstone, \$4,000; Boylston, 1,200; City, 1,200; Columbian, 500; New England, 2,200; Revere, 3,400; Washington, 2,000; Redemption, 30,000; Southbridge, 11,500.
Loans on Bank Stock—On 121 shares Southbridge, \$6,070.
Deposits in Banks bearing interest—Southbridge, \$13,000.

* *Spencer Savings Bank* —Commenced business October 2, 1871.

† *Templeton Savings Bank*.—Commenced business May 26, 1871.
Uxbridge Savings Bank. — Bank Stock owned — Redemption, \$2,805; Suffolk, 2,022.75; Revere, 2,420; Hide and Leather, 2,249.87; Blackstone, Uxbridge, 280.
Loans on Bank Stock—On Worcester County, \$4,500.
Deposits in Banks bearing interest—Blackstone, Uxbridge, \$289.74.
Webster Five Cents Savings Bank —Bank Stock owned—Revere, \$3,660; Hide and Leather, 2,365; Quinsigamond, 6,760; Worcester, 7,000.50.

	WESTBOROUGH.		WINCHENDON.		WORCESTER.	
	Westborough Savings Bank.	Winchendon Savings Bank.	People's Savings Bank.	Worcester Co. Institution for Savings.		
Number of Depositors,	484	1,663	7,894	14,540 00		
Amount of Deposits,	\$97,013 97	\$423,193 92	\$2,575,483 91	\$4,624,722 65		
Number of Deposits during year preceding,	813	1,385	11,764	9,695		
Amount of the same,	\$74,383 20	\$186,353 86	\$1,017,251 04	\$900,068 78		
Number of Deposits received during the year of and exceeding \$300 at one time,	64	131	834	742		
Amount of the same,	\$32,975 86	\$78,951 68	\$438,050 46	\$398,229 00		
Number of withdrawals during the year,	237	529	5,140	6,811		
Amount of the same,	\$32,008 86	\$59,933 65	\$645,630 31	\$730,518 49		
Number of accounts opened during the year,	299	493	2,276	2,301		
Number of accounts closed during the year,	64	435	1,315	1,703		
Amount of surplus on hand,	-	\$11,627 92	-	\$32,698 74		
Public Funds,	-	64,500 00	\$331,500 00	856,300 00		
Loans on public funds,	-	200 00	27,600 00	12,950 00		
Bank Stock,	\$10,783 33	34,600 00	519,921 63	756,550 00		
Loans on bank stock,	-	-	21,200 00	11,745 00		
Deposits in banks, bearing interest,	-	-	12,591 55	27,712 11		
Railroad Bonds,	-	969 90	52,000 00	-		
Loans on railroad stock,	-	-	2,950 00	-		

Invested in real estate,	-	-	-	\$65,000 00	-
Loans on mortgage of real estate,	\$64,430 00	\$129,310 20	1,413,395 00	\$2,399,345 00	
Loans to county or town,	7,500 00	57,640 00	5,200 00	488,500 00	
Loans on personal security,	12,900 00	132,952 44	189,958 76	233,701 00	
Cash on hand,	1,868 84	9,778 27	7,375 06	4,218 54	
Rate and amount of ordinary Dividends for last year,	6 per cent., \$3,465 45	6 per cent., \$17,831 37	6 per cent., \$130,405 16	6 per cent., \$248,242 43	
Average annual per cent. of Dividends ending at time of and including last extra,	-	6 $\frac{3}{8}$ per cent	-	-	
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra	No extra.	
Annual Expenses of the institution,	\$350 00	\$576 07	\$6,460 47	\$9,387 00	

Westborough Savings Bank.—Bank Stock owned—First National, Westborough, \$9,103.33; Milbury, 1,680.

Winchendon Savings Bank.—Public Funds—United States Bonds, \$64,500.

Loans on United States Bonds, \$200.
Bank Stock owned—Rollstone, \$9,000; Fitchburg, 1,000; Mechanics', 3,400; First National, Boston, 1,600; First National, Winchendon, 19,600.
Railroad Bonds—Cheshire, \$969.90.

People's Savings Bank.—Public Funds—United States Bonds, \$405 500; New York, 20,000; Connecticut, 4,000; Worcester, 23,000; Charlestown, 20,000; Springfield, 1,000; Burlington, 16,000; Portland, 18,000; Bangor, 18,000; Hartford, 6 000.
Loans on Public Funds—On \$29,100 United States and City Bonds, \$27,600.

Bank Stock owned, Shawmut, \$7,022.50; Market, 9,492.75; Columbian, 6,163 50; Atlas, 18,056.25; Webster, 11,555; Redemption, 21,246; Commerce, 37 326.13; North America, 7,493 75; Union, 965 50; Maverick, 2,656 50; Merchants', 49,902; Washington, 9,554; North, 26,855 13; Tremont, 22 353 75; Globe, 23 563; New England, 4,164 75; Eagle, 16,126 50; State, 12,364 62; Mechanics', 1,671 25; Hamilton, 2,789; Blackstone, 31 573; Traders', 6 806; City, 1,155; Revere, 29 252.50; Continental, 7,611 25; Suffolk, 6,318 75; Hide and Leather, 26 258; Republic, 11,377 50; Eliot, 25,452 75; Faneuil Hall, 10 489; Shoe and Leather, 7,617 50; Mechanics', Worcester, 4,687; Quinsigamond, 6,883; Worcester, 17,508; Central, 13,321; Citizens', 6,306; City, 16,133 50

Loans on Bank Stock—On 5 shares Worcester, \$450; 4 do. 350; 17 do. 850; 191 First National, Worcester, \$19,100; 5 Milbury, 450
Deposits in Banks bearing Interest—Central, \$12,591.55.

Railroad Bonds—Eastern, \$40,000; Worcester and Nashua, 12,000.
Loans on Railroad Stock—On 8 shares Worcester and Nashua, \$250; 12 do. 1,000; 9 do. 800; 10 Norwich and Worcester, 900.

Worcester County Institution for Savings.—Public Funds—United States Bonds, \$685,500; Connecticut, 2,800; New Hampshire, 33,000; Rhode Island, 77,000; Maine, 20,000; Vermont, 21,000; Massachusetts, 17,000.

Loans on Public Funds—On \$15,800 United States Bonds, \$12,950.
Bank Stock owned—Atlantic, \$5,400; Atlas, 37,500; Blackstone, 12,800; Columbian, 5,000; Continental, 11,000; Freeman's, 12,900; Globe, 2,500; Hamilton, 15,000; Howard, 15,000; Massachusetts, 11,000; Merchants', 11,500; Market, 5,000; Commerce, 24,000; Republic, 18,300; North America, 5,000; City, 20,800; Exchange, 4,900; Eagle, 11,000; Hide and Leather, 30,800; Revere, 50,000; Union, 6,300; Webster, 30 000; New England, 19,900; North, 4,700; Old Boston, 3,250; First National, 25,000; Second National, 35,200; Shawmut, 16,500; State, 11,300; Shoe and Leather, 18,400; Tremont, 14,600; Washington, 19,000; Redemption, 9,800; Suffolk, 3,400; Eliot, 7,100—all of Boston; Central, 28,100; Citizens', 24,800; City, 25,500; Mechanics', 13,300; Quinsigamond, 18,000; Worcester, 63,600—all of Worcester; Blackstone, Uxbridge, 1,000; Fitchburg, 5,100; Grafton, 4,500; Leicester, 5,500; Lancaster, 2,000; Milbury, 8,000; Oxford, 4,800; Southbridge, 3,000; Third National, Springfield, 20,000; Ware, 1,000.

Loans on Bank Stock—On 42 shares First National, Worcester, \$4,100; 6 City and 6 shares Boston and Albany Railroad, 1,170; 5 Central, 500; 5 Mechanics', 425; 60 Tremont, 5,000; 6 Leicester, 550.
Deposits in Bank bearing interest—Worcester, \$27,712 11.

	WORCESTER.		AMHERST.		EASTHAMPTON.		HAYDENVILLE.	
	Worcester Mechanics' Savings Bank.	Worcester Five Cents Savings Bank.	Amherst Savings Bank.		Easthampton Savings Bank.		Haydenville Savings Bank.	
Number of Depositors,	5,359	5,033	1,413		366		311*	
Amount of Deposits,	\$2,079,549 03	\$889,677 88	\$234,651 42		\$51,298 33		\$68,133 84	
Number of Deposits during year preceeding, .	4,081	4,841	1,330		573		479	
Amount of the same,	\$503,629 76	\$280,226 85	\$98,695 73		\$51,151 32		\$75,484 00	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	463	206	82		35		85	
Amount of the same,	\$261,057 62	\$112,883 82	\$42,216 68		\$21,165 63		\$49,561 36	
Number of withdrawals during the year, .	3,417	1,712	552		135		48	
Amount of the same,	\$413,939 90	\$146,096 46	\$48,099 54		\$11,276 79		\$7,965 44	
Number of accounts opened during the year, .	1,057	1,070	371		255		311	
Number of accounts closed during the year, .	829	617	166		55		13	
Amount of surplus on hand,	-	\$5,898 97	\$4,704 77		\$216 95		-	
Public Funds,	\$388,700 00	110,000 00	22,000 00		-		-	
Loans on public funds,	11,700 00	7,850 00	1,670 00		-		\$2,000 00	
Bank Stock,	180,507 06	110,400 00	2,000 00		3,120 00		-	
Loans on bank stock,	3,800 00	10,000 00	3,200 00		-		-	
Deposits in banks, bearing interest, . .	28,190 12	7,393 42	-		-		2,211 04	
Railroad Bonds,	-	10,000 00	8,500 00		-		-	
Loans on railroad stock,	26,100 00	-	900 00		-		-	

Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	\$1,296,004 60	\$355,922 00	\$135,810 00	\$24,650 00	\$36,850 00
Loans to county or town,	10,500 00	276,500 00	23,500 00	-	13,000 00
Loans on personal security,	164,209 20	2,400 00	39,922 62	23,800 00	14,275 00
Cash on hand,	4,186 33	1,290 36	539 97	-	264 39
Rate and amount of ordinary Dividends for last year,	6 per cent., \$111,240 51	6 per cent., \$44,453 61	6 per cent., \$10,599 51	6 per cent., \$1,106 65	6 per cent.
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	-	-	-
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	Every 3 years.	-
Annual Expenses of the institution,	\$5,500 00	\$2,002 23	\$1,313 60	\$200 64	-

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Worcester Mechanics' Savings Bank.—Public Funds—United States Bonds, \$279,700; Town and City Bonds, 109,000.

Loans on Public Funds—On United States and City Bonds, \$11,700.

Bank Stock owned—Commerce, \$23,425.50; Boston, 11,459.37; North, 7,418 75; Eliot, 4,208 75; Traders', 5,568 75; Redemption, 7,050; Revere, 20,000; Suffolk, 5,985.75; Merchants', 9,327.50; City, 18,000; First National, Worcester, 1,650; Mechanics', 31,224.69; Worcester, 7,542; Central, 6,647.50; Quinsigamond, 1,032.50; First National, Clinton, 1,120; Grafton, 10,720; Southbridge, 3,780; Worcester County, 500; Milbury, 8,840.

Loans on Bank Stock—On Mechanics', \$2,100; City, Central, and Leicester, 1,700.

Deposits in Bank bearing interest—Mechanics', \$28,180 12.

Loans on Railroad Stock—On Boston, Clinton, and Fitchburg, \$20,000; Providence and Worcester, 3,600; Worcester and Nashua, 2,500.

Worcester Five Cents Savings Bank.—Public Funds—United States Bonds, \$105,000; New Hampshire, 5,000.

Loans on Public Funds—On \$8,000 United States Bonds, \$7,850.

Bank Stock owned—City, Worcester, \$8,000; Central, 7,000; Mechanics', Worcester, 5,000; Worcester, 2,000; Citizens', 200; Milbury, 8,000; Northborough, 3,000; Leicester, 3,000; Grafton, 5,000; First National, Boston, 6,700; Hyde and Leather, 7,500;

Eliot, 5,000; Merchants', Boston, 5,000; Webster, 5,000; Quinsigamond, 10,000; Atlas, 5,000; Howard, 10,000; Commerce, Boston, 5,000; Traders', 5,000; State, 5,000.

Loans on Bank Stock—100 shares City, Worcester, \$10,000.

Deposits in Bank bearing interest—Worcester Safe Deposit Co., \$3,461.56; Quinsigamond, 791.86; City, 3,140.

Railroad Bonds—Worcester and Nashua, \$10,000.

Amherst Savings Bank.—Public Funds—Bangor Bonds, \$10,000; Enfield, 12,000. Loans on Public Funds—On \$1,300 United States Bonds and \$500 Amherst, \$1,670.

Bank Stock owned—First National, Easthampton, \$2,000

Loans on Bank Stock—On 36 shares First National, Amherst, \$3,200.

Railroad Bonds—New London Northern, \$2,500; Vermont and Massachusetts, 5,000; Springfield, Hartford and New Haven, 1,000

Loans on Railroad Bonds—On \$1,000 New London Northern, \$900.

Easthampton Savings Bank.—Bank Stock owned—First National, Easthampton, \$3,120.

* *Haydenville Savings Bank.*—Commenced business in January, 1871.

	NORTHAMPTON.		WARE.	CHICOPEE.		HOLYOKE.
	Northampton Institution for Savings.	Hampshire Savings Bank.		Chicopee Savings Bank.	Holyoke Savings Bank.	
Number of Depositors,	4,655	912	3,597	1,109	2,259	
Amount of Deposits,	\$1,489,307 43	\$202,149 09	\$1,323,612 81	\$353,463 32	\$625,613 79	
Number of Deposits during year preceding, .	3,728	780	2,604	1,443	4,272	
Amount of the same,	\$387,942 90	\$127,103 51	\$319,307 47	\$137,048 50	\$420,208 21	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	361	113	256	82	321	
Amount of the same,	\$202,619 64	\$70,039 00	\$136,736 62	\$45,386 00	\$201,849 00	
Number of withdrawals during the year, .	2,568	469	1,636	786	2,150	
Amount of the same,	\$314,955 26	\$62,368 24	\$218,802 97	\$88,874 91	\$315,863 18	
Number of accounts opened during the year, .	987	332	787	319	1,052	
Number of accounts closed during the year, .	681	114	478	210	612	
Amount of surplus on hand,	\$43,111 24	\$3,894 56	\$9,077 50	\$143 67	\$11,754 75	
Public Funds,	309,000 00	1,500 00	375,000 00	19,000 00	-	
Loans on public funds,	35,163 07	14,100 00	5,380 00	3,500 00	3,050 00	
Bank Stock,	37,300 00	43,284 25	222,000 00	8,600 00	46,613 67	
Loans on bank stock,	47,700 00	26,300 00	11,030 00	3,200 00	-	
Deposits in banks, bearing interest, . .	-	-	-	-	24,445 99	
Railroad Bonds,	-	-	20,000 00	-	-	
Loans on railroad stock,	-	-	-	-	-	

Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	\$589,020 16	\$80,275 00	\$216,849 00	\$264,950 00	\$412,250 00
Loans to county or town,	197,066 97	1,500 00	221,380 00	5,000 00	20,000 00
Loans on personal security,	233,390 00	19,185 00	260,020 00	50,700 00	115,206 00
Cash on hand,	83,778 47	19,569 40	447 95	-	37,653 21
Rate and amount of ordinary Dividends for last year,	6 per cent., \$81,414 57	6 per cent., \$7,620 32	6 per cent., \$68,802 65	6 per cent., \$17,866 03	6½ per cent., \$30,285 63
Average annual per cent of Dividends ending at time of and including last extra,	6⅔ per cent.	-	7⅔ per cent.	-	-
Extra Dividend, how often declared,	Every 5 years.	Every 3 years.	Every 5 years.	No extra.	No extra.
Annual Expenses of the institution,	\$4,600 00	\$450 00	\$4,000 00	\$1,250 00	\$2,000 00

Northampton Institution for Savings—Public Funds—U. States Bonds, \$309,000.

Loan on Public Funds—On \$37,850 United States Bonds, \$35,163.07
 Bank Stock owned—First National, Boston, \$3,000; North America, 2,700; Webster, 2,000; Washington, 2,000; Merchants', Boston, 2,000; Second National, Boston, 3,400; Traders', 2,000; Exchange, 1,000; State, 1,700; Atlantic, 1,000; Bank of Commerce, 2,000; City, Worcester, 4,000; Northampton, 1,000; First National, Northampton, 1,600; Boston, 5,300; Shawmut, 2,600
 Loans on Bank Stock—On 190 shares First National, Northampton, \$15,550; 66 First National, Easthampton, 5,800; 30 Hampshire County, 2,800; 45 Conway, 4,200; 15 Traders' and Mechanics', 1,500; 13 Exchange, 350; 173 Northampton, 14,100; 5 Shelburne Falls, 400; 48 Old Boston and \$500 United States Bonds, 3,000.

Hampshire Savings Bank—Public Funds—United States Bonds, \$1,500.

Loans on Public Funds—On United States Bonds, \$14,100.
 Bank Stock owned—Hampshire County, \$19,511; First National, Northampton, 6,076; First National, Easthampton, 2,991; Commerce, 2,505; Tremont, 1,325; Hide and Leather, 852.25; Howard, 2,200; Mechanics', Worcester, 1,370; Northampton, 5,754; John Hancock, 1,200.
 Loans on Bank Stock—On Hampshire County, \$23,800; First National, Northampton, 1,800; Mechanics', Worcester, 700.

Ware Savings Bank.—Public Funds.—United States Bonds, \$365,000; Springfield, 10,000.

Loans on Public Funds—On United States Bonds, \$5,380.

Bank Stock owned—Ware, \$30,000; Boston, 20,000; First National, Boston, 10,000; North, 10,000; Republic, 15,000; North America, 12,100; Second National, Boston, 10,300; Revere, 20,000; State, 5,000; Union, 2,600; Eliot, 6,000; Traders', 13,900; Redemption, 10,000; Commerce, 10,000; Washington, 3,000; Merchants', 10,000; Webster, 20,000; Continental, 5,600; City, Worcester, 5,000; Monson, 3,500.
 Loans on Bank Stock—On 50 shares Third National, Springfield, \$5,000; 15 Monson, 1,100; 63 Ware, 3,230; 21 Leicester, 1,700.
 Railroad Bonds—Eastern, \$20,000.

Chicopee Savings Bank.—Public Funds—United States Bonds, \$19,000.

Loans on United States Bonds, \$3,500.
 Bank Stock owned—Third National, Springfield, \$5,000; First National, Chicopee, 3,600.
 Loans on Bank Stock—On 20 shares Hampshire Co., \$2,000; 10 Third, Springfield, 800; 4 First, Springfield, 400.

Holyoke Savings Bank.—Loans on United States Bonds, \$3,050.

Bank Stock owned—Hadley Falls, \$4,799.67; Agawam, 6,042.50; John Hancock, 1,442; Third, Springfield, 6,688; First, Westfield, 412; First Easthampton, 1,680; Traders', 5,740.25; Commerce, 1,242.75; First, Northampton, 7,275; Northampton, 2,047.50; Second, Springfield, 3,438; Chicopee, 4,777.50; Old Boston, 1,011.50.
 Deposits in Banks bearing interest—Mount Vernon, \$12,445.99; Agawam, 12,000.

BANK COMMISSIONER'S REPORT.

[Jan.

	PALMER.		SPRINGFIELD.		
	Palmer Savings Bank.		Hampden Savings Bank.	Springfield Institution for Savings.	Springfield Five Cents Savings Bank.
Number of Depositors,	482	2,545	12,903	4,868	
Amount of Deposits,	\$123,598 94	\$1,065,492 07	\$4,763,249 83	\$1,041,352 09	
Number of Deposits during year preceding,	825	2,600	14,484	4,007	
Amount of the same,	\$123,477 37	\$497,546 16	\$1,720,789 09	\$437,566 68	
Number of Deposits received during the year of and exceeding \$300 at one time,	117	426	1,323	318	
Amount of the same,	\$72,099 56	\$272,431 00	\$978,764 94	\$227,540 79	
Number of withdrawals during the year,	184	1,486	9,898	2,335	
Amount of the same,	\$23,977 33	\$234,613 62	\$1,343,260 28	\$331,013 06	
Number of accounts opened during the year,	406	975	3,763	956	
Number of accounts closed during the year,	59	499	2,365	751	
Amount of surplus on hand,	-	\$13,918 46	\$30,136 84	\$16,023 55	
Public Funds,	\$4,890 00	41,000 00	1,131,000 00	247,700 00	
Loans on public funds,	2,950 00	12,858 00	107,100 00	16,600 00	
Bank Stock,	-	142,545 00	368,800 00	41,100 00	
Loans on bank stock,	-	28,550 00	84,150 00	20,650 00	
Deposits in banks, bearing interest,	4,206 85	-	39,837 29	-	
Railroad Bonds,	-	5,000 00	-	-	
Loans on railroad stock,	-	-	5,850 00	-	

Invested in real estate,	.	.	.	.	.	.	.	.	.	\$99,874 61	-	-
Loans on mortgage of real estate,	.	.	.	.	.	.	.	.	.	2,622,730 00	\$714,930 00	\$688,025 00
Loans to county or town,	.	.	.	.	.	.	.	.	.	222,200 00	8,000 00	-
Loans on personal security,	.	.	.	.	.	.	.	.	.	59,450 00	117,500 00	-
Cash on hand,	.	.	.	.	.	.	.	.	.	52,394 77	6,571 43	43,300 64
Rate and amount of ordinary Dividends for last year,	.	.	.	.	.	.	.	.	.	6 per cent.,	6 per cent.,	6 per cent.,
Average annual per cent of Dividends ending at time of and including last extra,	.	.	.	.	.	.	.	.	.	\$244,213 54	\$51,242 78	\$53,790 08
Extra Dividend, how often declared,	.	.	.	.	.	.	.	.	.	-	7 per cent.	-
Annual Expenses of the institution,	.	.	.	.	.	.	.	.	.	No extra.	Every 3 years.	No extra.
	.	.	.	.	.	.	.	.	.	\$3,546 93	\$3,000 00	\$3,546 93

Palmer Savings Bank.—Public Funds—Bath Bonds, \$1,350; Highgate, 1,740; Rockland, 1,800.
Loans on Public Funds—On \$2,150 United States Bonds, \$1,950; \$1,000 Portland, and \$1,000 Insurance Stock, 1,000
Deposits in Bank bearing interest—Redemption, \$4,206 85.

Hampden Savings Bank.—Public Funds—United States Bonds, \$36,000; Massachusetts, 5,000.
Loans on Public Funds—On \$9,600 United States Bonds, \$9,600; on \$2,000 do. 1,800; on \$2,000 do. 658; on \$1,000 do 800.
Bank Stock owned—Monson, \$2,200; Hadley Falls, 4,732; First National, Chicopee, 5,030; First National, Boston, 8,300; Revere, 20,000; Webster, 4,292; Merchants', 27,210; Tremont, 600; Hide and Leather, 7,500; Republic, 9,000; Monson, 2,200; Agawam, 29,144; Third National, Springfield, 2,025; Commerce, 9,962; Ware, 12,550.
Loans on Bank Stock—On 20 shares Chicopee, \$1,250; 10 Agawam, 450; 39 Third, Springfield, 3,900; 25 do. 2,500; 96 Pynchon, 9,500; 30 Machinists', Taunton, and \$2,000 United States Bonds, 5,000; 20 First and 12 Second, Springfield, 3,200; 7 Monson, 450; 15 Second, Providence, 800; 15 First, Springfield, 1,500.
Railroad Bonds—Old Colony and Newport, \$5,000.

Springfield Institution for Savings.—Public Funds—United States Bonds, \$939,800; New York, 10,000; Massachusetts, 2,500; Maine, 26,000; New Hampshire, 29,000; Rhode Island, 31,000; Connecticut, 28,300; Springfield, 50,000; Hartford, 15,500; Worcester, 900.
Loans on Public Funds—On \$114,000 United States Bonds, \$107,100
Bank Stock owned—First National, \$15,000; Second National, 18,000; Chicopee, 19,000; John Hancock, 5,000; Pynchon, 11,400; Agawam, 12,800; Hadley Falls,

2,600; Hampshire County, 2,000; State, 10,000; Shawmut, 10,000; Hamilton, 10,000; City, Boston, 10,000; Tremont, 15,900; Atlantic, 4,000; North America, 13,300; Old Boston, 1,000; Second, Boston, 17,700; Commerce, 10,000; Exchange, 2,000; Atlas, 22,500; Howard, 13,300; Washington, 3,000; Eliot, 5,000; Eagle, 5,000; Blackstone, 15,000; Columbian, 7,900; Webster, 7,500; Union, 2,900; First, Boston, 5,000; Freeman's, 8,500; Suffolk, 9,200; Ware, 400; Northampton, 1,400; First National, Chicopee, 9,700; North, 7,500; Merchants', 20,500; Revere, 20,800; Redemption, 14,000.

Loans on Bank Stock—On 124 shares Chicopee, \$11,600; 98 Pynchon, 8,950; 20 Agawam, 2,000; 18 John Hancock, 1,300; 160 First, Springfield, 16,000; 96 Second, Springfield, 9,400; 235 Third, Springfield, 22,600; 35 Mount Vernon, 3,500; 23 First Northampton, 2,300; 32 First, Easthampton, 3,200; 10 Monson, 1,000; 10 Hampden, 1,000; 10 First, Amherst, 800; 5 First, Adams, 500.

Deposits in Bank bearing interest—Agawam, \$35,000; Pynchon, 4,000; Blackstone, 837 29.

Loans on Railroad Stock—On 75 shares Boston and Albany, \$5,850.

Springfield Five Cents Savings Bank.—Public Funds—United States Bonds, \$247,700.

Loans on Public Funds—On United States Bonds, \$16,600.
Bank Stock owned—City, Worcester, \$5,600; Ware, 6,000; Chicopee, 4,500; Second National, Springfield, 4,000; Hadley Falls, 1,500; Monson, 1,000; Pynchon, 5,000; Cabot, 1,000; John Hancock, 5,000; Agawam, 7,500.

Loans on Bank Stock—81 shares Pynchon, \$8,000; 52 Pynchon, 20 John Hancock, 7,000; 10 Cabot, 10 Ware, 2,000; 16 Ware, 13 Pynchon and 3 Chicopee, 2,750; 7 Agawam, 700; 2 Second National, 200.

	WALES.	WESTFIELD.		GREENFIELD.	
	Wales Savings Bank.	Westfield Savings Bank.	Woronoco Savings Bank.	Franklin Savings Institution.	Greenfield Savings Bank.
Number of Depositors,	129	2,112	205*	6,261	1,383
Amount of Deposits,	\$19,765 61	\$595,168 79	\$65,320 95	\$2,232,531 55	\$522,522 95
Number of Deposits during year preceding, .	345	2,207	254	3,814	1,519
Amount of the same,	\$12,531 42	\$219,329 67	\$66,967 20	\$454,176 09	\$280,518 33
Number of Deposits received during the year of and exceeding \$300 at one time, . .	8	191	68	473	233
Amount of the same,	\$3,320 00	\$111,148 02	\$51,711 12	\$255,457 42	\$138,734 58
Number of withdrawals during the year, .	15	1,284	18	2,952	680
Amount of the same,	\$1,893 91	\$140,357 12	\$1,646 25	\$302,554 31	\$78,827 72
Number of accounts opened during the year, .	71	473	207	1,000	613
Number of accounts closed during the year, .	7	331	2	615	197
Amount of surplus on hand,	-	\$363 29	-	\$88,558 43	\$1,250 13
Public Funds,	-	207,000 00	-	513,800 00	-
Loans on public funds,	-	8,562 33	\$1,900 00	68,737 00	5,434 90
Bank Stock,	\$3,005 00	19,000 00	-	58,500 00	100,360 78
Loans on bank stock,	-	3,700 00	680 00	57,760 00	16,150 00
Deposits in banks, bearing interest, . .	-	-	-	-	12,000 00
Railroad Bonds,	-	-	-	15,000 00	20,000 00
Loans on railroad stock,	-	-	-	-	-

Invested in real estate,	-	-	-	-	-	-
Loans on mortgage of real estate,	\$4,615 00			\$210,071 67	\$23,350 00	\$749,685 00
Loans to county or town,	575 00			7,500 00	-	296,705 01
Loans on personal security,	11,127 28			134,170 00	19,250 00	547,337 22
Cash on hand,	433 00			3,042 84	20,177 63	13,565 75
Rate and amount of ordinary Dividends for last year,	6 per cent., \$615 92			6 per cent., \$29,257 37	-	6 per cent., \$20,375 04
Average annual per cent. of Dividends ending at time of and including last extra,	-			8½ per cent.	-	-
Extra Dividend, how often declared,	Every 5 years.			Every 5 years.	-	-
Annual Expenses of the institution,	\$96 08			\$1,235 85	\$3,709 54	\$800 00

Wales Savings Bank—Bank Stock owned—Southbridge, \$1,875; First National, Easthampton, 1,130.

Westfield Savings Bank.—Public Funds—United States Bonds, \$151,000; Maine, 28,000; Portland, 25,000; Hartford, 8,000.

Loans on United States Bonds, \$8,562 33.
Bank Stock owned—First National, Westfield, \$15,800; Hampden, 200; Hampshire County, 3,000.

Loans on Bank Stock—On First National, Westfield, \$2,200; Hampden, 1,000; Savings Bank Deposit, 500.

Worcester Savings Bank.—Loans on Public Funds—On United States Bonds, \$1,900.
Loans on Bank Stock—On 8 shares Hampden, \$680.
* Commenced business July 1, 1871.

Franklin Savings Institution.—Public Funds—United States Bonds, \$346,500; Maine, 25,000; New Hampshire, 40,000; Connecticut, 300; Portland, 32,000; Boston, 10,000; Cambridge, 50,000; Salem, 10,000.
Loans on United States Bonds, \$68,737.

Bank Stock owned—Commerce, \$20,400; Faneuil Hall, 500; Revere, 16,600; North America, 8,700; Traders', 1,500; Webster, 10,200; First National, Greenfield, 604.

Loans on Bank Stock—300 shares, Easthampton, \$25,000; 10 Mechanics', Worcester, 3 Second, Boston, and 10 Connecticut River Railroad, 2,000; 89 Shelburne Falls and \$500 United States Bonds, 8,800; 138 First National, Greenfield, 12,760; 3 Bristol Co., 300; 60 Conway, 6,000.

Railroad Bonds—Eastern, \$15,000.

Greenfield Savings Bank.—Loans on Public Funds—On \$500 United States Bonds, \$150; On 5,000 do. 5,000; on 1,000 do. 284.90.

Bank Stock owned—Redemption, \$25,980.40; First National, Greenfield, 2,734; Commerce, 7,102; Hamilton, 4,204.20; Revere, 7,684.80; Webster, 5,205.56; Globe, 5,161.15; City, 641.89; Market, 2,598.71; Continental, 5,983.17; Elliot, 4,850.32; Traders', 2,607.65; Merchants', 19,128.50; Washington, 423.43; Commonwealth, 5,000; Conway, 1,100.

Loans on Bank Stock—On 57 shares First National, Northampton, \$5,700; 3 Greenfield, 450; 10 Greenfield, 1,000; 15 Franklin Co. 1,500; 16 do. 1,500; 3 do. 400; 56 Conway, 5,600.

Deposits in Bank bearing interest.—Franklin County, \$12,000.

Railroad Bonds—Eastern, \$20,000.

	SHELburnE.		ADAMS.			GT. BARRINGTON.	
	Shelburne Falls Five Cents Savings Bank.	Hoosac Savings Bank.	North Adams Savings Bank.	South Adams Savings Bank.	Great Barrington Savings Bank.		
Number of Depositors,	2,383	409*	1,897	588	1,117		
Amount of Deposits,	\$479,109 06	\$75,355 47	\$525,794 99	\$155,502 35	\$248,307 05		
Number of Deposits during year preceding, .	1,842	790	2,355	953	2,788		
Amount of the same,	\$158,759 52	\$75,355 47	\$217,012 73	\$91,632 95	\$160,510 36		
Number of Deposits received during the year of and exceeding \$300 at one time, . .	144	58	176	64	134		
Amount of the same,	\$79,112 35	\$36,500 50	\$91,535 67	\$35,847 69	\$68,468 38		
Number of withdrawals during the year, .	1,040	87	1,187	233	414		
Amount of the same,	\$133,783 41	\$14,148 50	\$160,995 43	\$29,999 46	\$47,651 63		
Number of accounts opened during the year,	500	439	636	289	538		
Number of accounts closed during the year, .	343	30	450	91	164		
Amount of surplus on hand,	\$12,469 09	-	\$10,428 41	\$2,026 94	-		
Public Funds,	30,000 00	-	10,000 00	-	\$10,400 00		
Loans on public funds,	-	-	3,700 00	-	4,225 00		
Bank Stock,	26,000 00	\$3,125 00	9,510 00	10,300 00	2,240 00		
Loans on bank stock,	6,850 80	-	10,468 00	10,900 00	-		
Deposits in banks, bearing interest, .	-	-	-	8,424 52	-		
Railroad Bonds,	-	-	-	-	-		
Loans on railroad stock,	-	-	-	-	1,750 00		

Invested in real estate,	\$5,500 00	-	\$8,000 00	-	-	-
Loans on mortgage of real estate,	301,125 00	\$41,800 00	273,990 00	\$44,275 00	\$151,272 71	
Loans to county or town,	17,500 00	-	45,258 66	1,000 00	6,900 00	
Loans on personal security,	100,920 00	13,600 00	173,075 00	81,625 00	63,440 65	
Cash on hand,	3,667 60	2,158 69	2,221 74	751 21	7,005 72	
Rate and amount of ordinary Dividends for last year,	6 per cent., \$26,138 87	-	6 per cent., \$26,933 93	6 per cent., \$5,632 90	6 per cent., \$8,385 65	
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	-	-	-	
Extra Dividend, how often declared,	No extra.	-	No extra.	Every 5 years.	Every 5 years.	
Annual Expenses of the institution,	\$1,600 00	-	\$2,200 00	\$450 00	\$2,106 53	

<i>Shelburne Falls Five Cents Savings Bank.</i> —Bank Stock owned—Conway, \$1,800; Shelburne Falls, 6,700; Everett, 1,300. Loans on Bank Stock—On Shelburne Falls, \$6,850.80.	Loans on Bank Stock—On Adams National, \$10,000; Pittsfield, 468.
<i>Hoosac Savings Bank.</i> —Bank Stock owned—Adams National, \$8,125. * Commenced business June 1, 1871.	<i>South Adams Savings Bank.</i> —Bank Stock owned—First National, Adams, \$10,300. Loans on Bank Stock—On First National, Adams, \$10,900. Deposits in Bank bearing interest—First National, Adams, \$8,424.52
<i>North Adams Savings Bank.</i> —Public Funds—United States Bonds, \$10,000. Loans on Public Funds—On United States Bonds, \$3,000; Town of Adams Bonds, 700. Bank Stock owned—Adams \$8,110; Lee, 1,400.	<i>Great Barrington Savings Bank.</i> —Public Funds—United States Bonds, \$10,400. Loans on Public Funds—On United States Bonds, \$4,225. Bank Stock owned—Mahaive, \$2,240. Loans on Railroad Stock—On 19 shares Berkshire and 11 Stockbridge and Pittsfield, \$1,750.

	LEE.		PITTSFIELD.		STOCKBRIDGE.		BRAINTREE.		BROOKLINE.	
	Lee Savings Bank.		Berkshire County Savings Bank.		Stockbridge Savings Bank.		Braintree Savings Bank.		Brookline Savings Bank.	
Number of Depositors,	1,250		4,669		55*		88†		124†	
Amount of Deposits,	\$341,466 18		\$1,493,707 28		\$6,394 00		\$6,554 00		\$9,545 17	
Number of Deposits during year preceding, .	1,125		4,937		72		-		240	
Amount of the same,	\$125,347 61		\$517,344 94		\$6,435		-		\$10,099 17	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	100		407		6		2		7	
Amount of the same,	\$57,875 82		\$199,037 07		\$3,960 00		\$1,150 00		\$3,275 00	
Number of withdrawals during the year, .	607		2,560		2		9		16	
Amount of the same,	\$82,889 10		\$323,958 58		\$60 00		\$435 00		\$554 00	
Number of accounts opened during the year, .	269		1,395		55		88		132	
Number of accounts closed during the year, .	190		705		-		6		8	
Amount of surplus on hand,	\$8,644 29		\$34,171 28		-		-		-	
Public Funds,	104,000 00		330,900 00		-		-		-	
Loans on public funds,	172 30		13,400 00		-		-		-	
Bank Stock,	15,380 00		99,578 27		-		-		-	
Loans on bank stock,	960 00		52,950 00		-		-		-	
Deposits in banks, bearing interest, . .	-		-		-		\$1,015 00		\$410 89	
Railroad Bonds,	-		-		-		-		-	
Loans on railroad stock,	-		-		-		-		-	

Invested in real estate,	-	-	-	-	-	-
Loans on mortgage of real estate,	\$177,273 46	\$508,247 48	\$3,760 00	\$3,510 50	\$8,450 00	-
Loans to county or town,	27,200 00	154,300 00	-	1,500 00	-	-
Loans on personal security,	24,180 00	279,325 09	1,300 00	-	-	-
Cash on hand,	944 71	14,719 14	1,236 19	-	-	76 25
Rate and amount of ordinary Dividends for last year,	6 per cent., \$17,121 15	6 per cent., \$72,022 00	-	-	-	-
Average annual per cent. of Dividends ending at time of and including last extra,	6½ per cent.	7 per cent.	-	-	-	-
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	-	Every 5 years.	Every 2 years.	-
Annual Expenses of the institution,	\$1,000 00	\$5,000 00	\$162 80	-	-	-

Lee Savings Bank.—Public Funds—United States Bonds, \$50,000; Boston, 10,000; Worcester, 44,000.

Loans on United States Bonds, \$172 80.

Bank Stock owned—Lee, \$4,480; Adams, 6,400; Pittsfield, 4,500.

Loans on Bank Stock—On Lee, \$960.

Berkshire County Savings Bank.—Public Funds—United States Bonds, \$325,900; Connecticut, 5,000.

Loans on United States Bonds, \$13,400.

Bank Stock owned—Howard, \$3,200; Hyde and Leather, 2,500; Shawmut, 2,000;

Blackstone, 4,000; Hadley Falls, 2,000; Pittsfield, 4,000; Webster, 8,000; Commerce,

8,000; Merchants', 6,800; Lee, 6,720; Revere, 16,000; Atlantic, 4,500; Eagle, 8,000;

North, 3,500; First National, Chicopee, 6,000; Boston, 10,000; Agricultural, 4,104; Adams, 254 27.

Loans on Bank Stock—On 10 Adams, \$1,000; 15 Agricultural, 2,000; 421 Pittsfield, 49,950.

* *Stockbridge Savings Bank.*—Commenced business in 1871.

† *Braintree Savings Bank.*—Commenced business in 1871.

Brookline Savings Bank.—Deposits in Bank bearing interest—New England Trust Company, \$410 89

‡ Commenced business June 10, 1871.

	CANTON.	COHASSET.	DEDHAM.	FOXBOROUGH.	FRANKLIN.
	Canton Institution for Savings.	Cohasset Savings Bank.	Dedham Institution for Savings.	Foxborough Savings Bank.	Benjamin Franklin Savings Bank.
Number of Depositors,	932	863	3,231	767	189*
Amount of Deposits,	\$219,093 67	\$289,722 64	\$881,052 54	\$169,313 85	\$26,517 81
Number of Deposits during year preceding, .	709	452	1,738	1,966	-
Amount of the same,	\$48,918 00	\$51,751 00	\$127,512 82	\$52,850 75	-
Number of Deposits received during the year of and exceeding \$300 at one time, . .	29	46	73	65	29
Amount of the same,	\$11,161 00	\$22,777 00	\$40,139 57	\$33,936 27	\$13,945 49
Number of withdrawals during the year, .	264	302	970	308	16
Amount of the same,	\$50,125 62	\$25,989 95	\$124,118 42	\$36,743 45	\$1,337 75
Number of accounts opened during the year, .	229	120	402	180	197
Number of accounts closed during the year, .	122	48	303	43	7
Amount of surplus on hand,	\$2,750 00	\$12,975 65	\$29,745 24	\$1,276 31	-
Public Funds,	45,000 00	21,000 00	71,000 00	12,300 00	-
Loans on public funds,	-	-	1,950 00	-	\$225 00
Bank Stock,	8,900 00	48,800 00	35,164 50	5,200 00	4,220 00
Loans on bank stock,	5,000 00	-	9,000 00	-	-
Deposits in banks, bearing interest, . .	-	-	22,126 29	-	672 50
Railroad Bonds,	-	-	-	-	-
Loans on railroad stock,	-	-	-	-	-

Invested in real estate,	-	-	-	-	-	-	-	-	-
Loans on mortgage of real estate,	\$100,160 00	\$215,050 00	\$648,155 00	\$121,865 00	\$13,325 00	-	-	-	-
Loans to county or town,	-	13,000 00	27,400 00	5,500 00	-	-	-	-	-
Loans on personal security,	63,280 00	-	95,028 00	17,675 00	5,875 00	-	-	-	-
Cash on hand,	13 20	4,848 19	-	8,050 16	1,001 70	-	-	-	-
Rate and amount of ordinary Dividends for last year,	6 per cent, \$11,558 03	6 per cent., \$15,086 38	6 per cent, \$45,516 07	6 per cent., \$7,419 82	-	-	-	-	-
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.	7 per cent.	6 ⁶⁵ / ₁₀₀ per cent.	6 ¹ / ₂ per cent.	-	-	-	-	-
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	-	-	-	-	-
Annual Expenses of the institution,	\$722 00	\$978 48	\$2,881 37	\$200 00	\$117 72	-	-	-	-

<p><i>Canton Institution for Savings.</i>—Public Funds—United States Bonds, \$45,000. Bank Stock owned—Neponset, \$6,700; Market, 500; North, 1,700. Loans on Bank Stock—On 50 shares First National, Eastern, \$5,000.</p> <p><i>Cohasset Savings Bank.</i>—Public Funds—United States Bonds, \$20,000; Roxbury, 1,000. Bank Stock owned—Atlas, \$3,000; Blackstone, 2,000; City, 4,300; Columbian, 2,000; Continental, 2,500; Eagle, 1,800; Everett, 1,000; Hide and Leather, 2,500; Market, 1,000; Maverick, 1,300; Merchants, 2,300; Boston, 3,500; North, 1,200; Republic, 2,200; Revere, 6,000; First National, Boston, 1,000; Shawmut, 3,200; State, 1,600; Tremont, 2,300; Union, 1,500; Washington, 1,000; Webster, 1,600.</p> <p><i>Dedham Institution for Savings.</i>—Public Funds—United States Bonds, \$71,000. Loan on Public Funds—United States Bonds, \$1,950.</p>	<p>Bank Stock owned—Dedham, \$12,987.50; Howard, 4,094.50; Blackstone, 4,625; Atlas, 5,650; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Commerce, 2,348.50. Loans on Bank Stock—On Cambridge, \$900; Dedham, 8,100. Deposits in Bank bearing interest—Dedham, \$22,126.29.</p> <p><i>Forborough Savings Bank.</i>—Public Funds—United States Bonds, \$12,300 Bank Stock owned—Wrentham, \$700; Boylston, 1,200; Webster, 1,000; Hide and Leather, 1,500; Faneuil Hall, 800.</p> <p><i>Benjamin Franklin Savings Bank.</i>—Loans on United States Bonds, \$225. Bank Stock owned—Wrentham, \$1,620; Franklin, 2,600. Deposits in Bank bearing interest—Franklin, \$672.50. * Commenced business, April 24, 1871.</p>
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	HYDE PARK.		MEDWAY.		QUINCY.		RANDOLPH.		WEYMOUTH.	
	Hyde Park Savings Bank.		Medway Savings Bank.		Quincy Savings Bank.		Randolph Savings Bank.		South Weymouth Savings Bank.	
Number of Depositors,	136*	198†	2,409	1,478	538					
Amount of Deposits,	\$11,883 79	\$18,081 32	\$774,428 04	\$431,233 03	\$174,020 26					
Number of Deposits during year preceding, .	259	380	2,114	1,427	517					
Amount of the same,	\$15,558 29	\$21,192 31	\$198,463 27	\$151,827 44	\$65,748 23					
Number of Deposits received during the year of and exceeding \$300 at one time, . .	17	17	149	128	49					
Amount of the same,	\$8,525 00	\$8,575 00	\$82,384 00	\$62,256 66	\$29,657 00					
Number of withdrawals during the year, .	24	31	934	549	138					
Amount of the same,	\$3,674 00	\$3,110 99	\$111,717 72	\$71,755 66	\$19,733 61					
Number of accounts opened during the year, .	145	214	544	418	156					
Number of accounts closed during the year, .	9	16	231	157	47					
Amount of surplus on hand,	-	-	-	-	\$5,552 20					
Public Funds,	-	-	\$143,000 00	\$90,000 00	-					
Loans on public funds,	-	-	700 00	2,500 00	-					
Bank Stock,	-	\$2,400 00	54,234 86	59,800 00	59,990 61					
Loans on bank stock,	-	-	23,000 00	-	-					
Deposits in banks, bearing interest, . .	\$1,036 37	868 18	3,705 19	-	-					
Railroad Bonds,	-	-	20,000 00	84,000 00	-					
Loans on railroad stock,	-	-	-	-	-					

Invested in real estate,	-	-	-	-	-	-	-
Loans on mortgage of real estate,	\$5,800 00	\$9,675 00	\$437,733 81	\$105,600 00	\$83,709 66		
Loans to county or town,	4,000 00	3,000 00	89,000 00	46,000 00	4,000 00		
Loans on personal security,	-	1,875 00	-	25,700 00	12,647 95		
Cash on hand,	83 67	1,049 71	4,305 12	13,617 36	2,732 85		
Rate and amount of ordinary Dividends for last year,	-	-	6 per cent., \$39,841 70	6 per cent., \$17,892 18	6 per cent., \$7,972 75		
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	8 ³⁶ / ₁₀₀ per cent.	7 ¹ / ₂ per cent.	-		
Extra Dividend, how often declared,	Every 5 years.	-	Every 5 years.	Every 5 years.	Every 3 years.		
Annual Expenses of the institution,	\$250 00	-	\$2,000 00	\$600 00	\$400 00		

Hyde Park Savings Bank.—Deposits in Bank bearing interest—Commonwealth, \$1,036 37.
* Commenced business June 17, 1871.

Medway Savings Bank.—Bank Stock owned—Holliston, \$2,400.
Deposits in Bank bearing interest—Hide and Leather, \$67.18.
† Commenced business March 30, 1871.

Quincy Savings Bank.—Public Funds—United States Bonds, \$143,000.
Loan on Public Funds—United States Bonds, \$700.
Bank Stock owned—Washington, \$844; Hide and Leather, 1,500; Eliot, 1,706 20; Webster, 2,000; Exchange, 1,975 33; Merchants', 2,657 50; Boston, 3,338 08; Atlas, 3,806 25; State, 2,600; North, 3,050; Traders', 3,555; North America, 6,725; Mount Wollaston, 10,100; Granite, 10,377 50.
Loans on Bank Stock—On 150 shares Republic, \$15,000; 80 First National, South Weymouth, 8,000.
Deposits in Bank bearing interest—Granite, \$3,705 19.
Railroad Bonds—Old Colony, \$20,000.

Randolph Savings Bank.—Public Funds—United States Bonds, \$65,000; Maine, 5,000; New Hampshire, 10,000; Portland, 10,000.
Loans on Public Funds—On United States Bonds, \$2,500.

Bank Stock owned—Eliot, \$2,000; Blackstone, 4,500; New England, 1,000; North America, 2,000; Eagle, 1,500; Everett, 2,000; Traders', 2,500; Redemption, 4,200; Continental, 5,000; Commonwealth, 5,000; State, 1,500; Merchants', 2,200; Howard, 1,500; Commerce, 3,500; Tremont, 5,000; North, 2,800; Shawmut, 1,600; City, 1,000; Exchange, 1,000; Market, 2,500; Boston, 2,000; Hide and Leather, 2,000; Webster, 1,000; Taunton, 2,500.
Railroad Bonds—Eastern, \$10,000; Old Colony, 74,000.

South Weymouth Savings Bank.—Bank Stock owned—North America, \$6,530 25; Shawmut, 6,250 25; Globe, 2,499; Tremont, 3,546 25; South Weymouth, 1,511 25; Eliot, 3,006 75; New England, 2,605; Redemption, 12,910 25; Reverse, 2,460; Howard, 2,180; Columbian, 4,994 62; Boston, 8,922 99; Blackstone, 7,500; Webster, 2,029 75; Eagle, 1,864; Continental, 1,180 25.

	WEYMOUTH.		ATTLEBOROUGH.		FAIRHAVEN.		FALL RIVER.	
	Weymouth and Braintree Institution for Savings.		Attleborough Savings Bank.		Fairhaven Institution for Savings.		Citizens' Savings Bank.	
Number of Depositors,	2,264		570		1,080		2,728	10,812
Amount of Deposits,	\$645,337 88		\$144,981 77		\$493,329 12		\$1,715,066 44	\$5,195,461 86
Number of Deposits during year preceding, .	1,227		824		602		7,223	24,076
Amount of the same,	\$117,633 48		\$94,207 50		\$136,870 51		\$461,612 56	\$1,438,957 84
Number of Deposits received during the year of and exceeding \$300 at one time, . .	49		67		120		356	1,199
Amount of the same,	\$66,772 00		\$41,151 70		\$72,750 19		\$235,449 84	\$780,916 00
Number of withdrawals during the year, .	648		341		752		2,428	9,066
Amount of the same,	\$70,053 63		\$46,103 01		\$66,219 32		\$279,811 12	\$787,825 70
Number of accounts opened during the year, .	407		234		165		648	2,463
Number of accounts closed during the year, .	170		78		96		406	1,220
Amount of surplus on hand,	\$12,963 54		-		\$30,873 77		\$826 13	\$50,000 00
Public Funds,	113,500 00		-		131,800 00		161,000 00	853,000 00
Loans on public funds,	-		-		1,457 00		-	-
Bank Stock,	66,200 00		\$2,290 50		138,100 00		285,891 50	661,600 00
Loans on bank stock,	-		-		15,979 25		-	-
Deposits in banks, bearing interest, . .	-		41,336 93		-		-	-
Railroad Bonds,	10,000 00		-		-		-	20,000 00
Loans on railroad stock,	-		-		17,700 00		-	-

Invested in real estate,	- - -	- - -	\$3,500 00	- - -	\$50,000 00
Loans on mortgage of real estate,	\$403,206 00	\$44,600 00	5,265 68	\$460,801 00	1,037,765 00
Loans to county or town,	28,300 00	10,100 00	40,500 00	2,998 75	142,000 00
Loans on personal security,	28,028 00	52,600 00	151,986 37	886,540 00	2,368,673 99
Cash on hand,	19,063 42	- - -	- - -	262 31	62,422 87
Rate and amount of ordinary Dividends for last year,	6 per cent, \$34,056 03	8 per cent, \$8,651 70	7 per cent, \$28,964 78	7 per cent, \$105,878 90	7½ per cent, \$309,803 83
Average annual per cent. of Dividends ending at time of and including last extra,	7⅞ per cent.	- - -	- - -	- - -	- - -
Extra Dividend, how often declared,	Every 5 years.	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$1,200 00	\$100. 00	\$1,375 00	\$3,461 10	\$6,550 53

Weymouth and Braintree Institution for Savings—Public Funds—United States Bonds, \$113,500.

Bank Stock owned—Merchants', Boston, \$1 200; North, 1 400; Hide and Leather, 7.500; Webster, 2,700; Washington, 4,000; Exchange, 1,500; Republic, 3,000; Maverick, 2,200; Weymouth, 40,000; City, Boston, 2,700.

Railroad Bonds—Old Colony and Newport, \$10,000.

Attleborough Savings Bank.—Bank Stock owned—Attleborough, \$2,290.50.

Deposits in Bank bearing interest—Attleborough, \$41,336.93.

Fairhaven Institution for Savings.—Public Funds—United States Bonds, \$88 800; Bath, 9,000; Portland, 6,000; Bangor, 13,000; Dartmouth, 10,000; Belfast, 5,000. Loans on Public Funds—On \$1,200 United States Bonds, \$1,200; On \$500 do. 150; on \$300 do. 107.

Bank Stock owned—Fairhaven, \$20,000; First National, New Bedford, 7 000; Mechanics', New Bedford, 6 800; Commerce, New Bedford, 2,100; Commerce, Boston, 20,100; Republic, 7,500; Boston, 30,000; Eliot, 8,100; North, 5,600; Webster, 12,500; Merchants', Boston, 8 000; Traders', 8 20½; State, 900; Howard, 1,300.

Loans on Bank Stock—On 20 shares Fairhaven, \$454; 4 do. 200; 60 do. 4,000; 5 do. 400; 8 do. 600; 2 do. 125; 10 do. 619.96; 11 Mechanics', 577.79; 4 Commerce, 292 50; 8

Webster, 700; 20 Commerce and 20 Blackstone, 4,000; 10 Blackstone and 30 Boston, 4,000.

Loans on Railroad Stock—On 180 shares Boston and Albany, \$17,700.

Citizens' Savings Bank, Fall River.—Public Funds—United States Bonds, \$161,000. Bank Stock owned—Pocasset, \$80,000; Union, Fall River, 15,500; Metacomet, 28,700; Fall River, 9,712 50; Second National, Fall River, 18,000; Commerce, Boston, 10,000; Maverick, 4,779; Eliot, 7,900; First National, Boston, 25,000; Redemption, 4,900; Merchants', Boston, 5,000; Railroad, 2,500; Hide and Leather, 22,500; Howard, 14,000; Revere, 37,400.

Fall River Savings Bank.—Public Funds—United States Bonds, \$853,000.

Bank Stock owned—Fall River, \$60,300; Massasoit, 42,200; Metacomet, 75,600; Second National, Fall River, 15,000; Union, 23,000; First National, New Bedford, 50,000; Commerce, New Bedford, 25,000; Commerce, Boston, 53,500; North America, 40,000; Merchants', Boston, 16,000; Faneuil Hall, 40,000; Washington, 20,000; Webster, 27,500; Eliot 18 300; Hide and Leather, 27 000; First National, Boston, 33,000; Revere, 40,000; Merchants', New Bedford, 22,000; Howard, 30,000; Second National, Boston, 23,200.

	FALL RIVER.		NEW BEDFORD.	
	Fall River Five Cents Savings Bank.	Union Savings Bank.	New Bedford Five Cents Savings Bank.	New Bedford Institution for Savings.
Number of Depositors,	5,244	1,140	10,164	14,743
Amount of Deposits,	\$1,220,767 05	\$517,188 48	\$2,152,895 05	\$6,290,852 65
Number of Deposits during year preceding,	14,973	2,532	10,958	10,484
Amount of the same,	\$448,628 89	\$396,449 19	\$653,830 82	\$1,503,920 44
Number of Deposits received during the year of and exceeding \$300 at one time,	299	362	554	1,271
Amount of the same,	\$207,199 00	\$233,752 76	\$336,745 05	\$803,525 25
Number of withdrawals during the year,	2,297	815	5,974	12,352
Amount of the same,	\$225,680 61	\$133,503 09	\$558,311 37	\$1,228,544 57
Number of accounts opened during the year,	1,180	814	2,080	2,803
Number of accounts closed during the year,	477	259	1,093	1,854
Amount of surplus on hand,	-	\$22,153 28	\$11,908 19	\$149,462 74
Public Funds,	\$250,000 00	20,000 00	371,300 00	1,807,382 25
Loans on public funds,	-	-	13,305 00	22,499 00
Bank Stock,	152,300 00	16,600 00	103,100 00	1,179,350 00
Loans on bank stock,	-	1,000 00	3,970 00	24,100 00
Deposits in banks, bearing interest,	-	-	-	67,542 14
Railroad Bonds,	171,661 25	-	83,500 00	56,360 00
Loans on railroad stock,	-	-	-	15,150 00

Invested in real estate,	.	.	.	.	.	.	-	-	\$7,331 40
Loans on mortgage of real estate,	.	.	.	.	.	.	\$173,350 00	\$343,742 64	2,133 67
Loans to county or town,	.	.	.	.	.	.	-	1,210 00	1,639,192 00
Loans on personal security,	.	.	.	.	.	.	522,400 00	221,721 24	1,581,149 93
Cash on hand,	.	.	.	.	.	.	3,773 35	11,340 52	4,409 69
Rate and amount of ordinary Dividends for last year,	.	.	.	.	.	.	7 per cent., \$68,476 63	6 per cent., \$124,003 11	7 per cent. \$401,764 37
Average annual per cent. of Dividends ending at time of and including last extra,	.	.	.	.	.	.	-	-	-
Extra Dividend, how often declared,	.	.	.	.	.	.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	.	.	.	.	.	.	\$2,200 00	\$6,500 00	\$12,865 55

Fall River Five Cents Savings Bank.—Public Funds—U States Bonds, \$250,000. Bank Stock owned—Atlantic, \$1,800; Atlas, 3,000; Commerce, 1,000; Blackstone, 12,000; Boston, 3,200; Broadway, 5,000; Elhot 1,500; First National, Boston, 5,000; Howard, 13,800; Maverick, 2,200; Exchange, Boston, 4,000; Hide and Leather, 7,500; Shawmut, 6,700; Webster, 3,000; First National, Malden, 10,000; First National, Chelsea, 30,000; Monument, 8,500; Oxford, 2,000; South Reading, 7,200; Union, 5,500; Revere 10,000; Second National, Fall River, 13,200; Metacomet, 4,400.

Union Savings Bank—Public Funds—Boston Bonds, \$10,000; Fall River, 10,000 Bank Stock owned—Union, Fall River, \$11,440; Pocasset, 2,400; Metacommet, 2,760. Loans on Bank Stock—On Fall River, \$1,000.

New Bedford Five Cents Savings Bank—Public Funds—United States Bonds,
\$87,200.

Loans on United States Bonds, \$13,305.
Bank Stock owned—First National, Boston, \$10,000; Third National, Springfield, 10,000; Merchants', New Bedford, 49,400; Revere, 16,000; Worcester County, 8,000; First National, New Bedford, 2,000; Commerce, 200; Merchants', Boston, 5,000; State, 5,000; Tremont, 2,500.
Railroad Bonds—Mansfield and Framingham, \$32,500; Eastern, 50,000.

New Bedford Institution for Savings. — Public Funds — United States Bonds, \$1 175,000; Massachusetts, 27,000; New Hampshire, 105,000; Connecticut, 21,000; Meriden, 50,000; Norwalk, 10,000; Hartford, 36,760; Middletown, 49,975; Manchester, 20,000; Concord, 5,000; Dover, 10,000; Portland, 47,200; Bath, 42,165;

Augusta, 4,320; Bangor, 87,000; Rockland, 44,922; County of Sagadahoc, 27,750; Burlington, 27,290.25; Newport, 8,000.

Loans on United States Bonds, \$432,499

Bank Stock owned—Merchants', \$109,600; First National, 165,600; Commerce, 100,000; Mechanics', 400,000,—all in New Bedford: Hide and Leather, 10,000; Boston, 14,800; Commonwealth, 5,000; Howard, 13,800; Exchange, 2,000; Second National, Boston, 42,600; North America, 28,000; Broadway, 10,700; Maverick, 10,000; First National, Boston, 28,000; Continental, 25,000; Merchants', Boston, 15,000; Eliot, 8,800; North, 22,100; City, Boston, 2,700; Shawmut, 9,000; Tremont, 32,800; Hamilton, 8,800; Commerce, 45,100; Republic, 38,500; Washington, 13,000; Massachusetts, 18,250; Eagle, 14,800; Shoe and Leather, 5,000; Union, Boston, 2,400; Atlas, 36,000; State, 8,200; Traders', 13,000; Columbian, 26,000; Revere, 52,500; New England, 2,700; Webster, 12,000; Monument, 10,000; First National, Chelsea, 20,000; South Reading, 7,000; Fall River, 20,000; Metacomet, 25,000; First National, Malden, 15,000; Fairhaven, 3,600; Railroad, 9,000; Third National, Springfield, 20,000.

Loans on Bank Stock—On 92 shares Merchants', New Bedford, \$8,550; 15 First National, New Bedford, 1,000; 32 Commerce, New Bedford, 2,400; 118 Mechanics', New Bedford, 9,700; 15 Falmouth, 1,450; 21 State, 1,000.

Deposits in Banks bearing interest—Merchants', \$1,008.75; First National, 26,478.52; Commerce, 1,529.84; Mechanics', 26,071.60,—all in New Bedford; Massachusetts, 12,453.43.

Railroad Bonds—New Bedford and Taunton, \$56,360.
Loans on Railroad Stock and Bonds—On \$2,000 New Bedford and Taunton Bonds, \$2,000; on 150 shares Pittsfield and North Adams, 12,570; 5 Boston and Albany, 400.

	NORTH EASTON.		TAUNTON.		ABINGTON.		EAST ABINGTON.
	North Easton Savings Bank.		Bristol County Savings Bank.	Taunton Savings Bank.	Abington Savings Bank.	East Abington Savings Bank.	
Number of Depositors,	663		7,134	2,395	2,279		872
Amount of Deposits,	\$170,790 10	\$2,141,366 60	\$737,126 86	\$737,126 86	\$623,195 80		\$159,502 67
Number of Deposits during year preceding, .	692	6,858	4,011	4,011	1,421		921
Amount of the same,	\$61,297 80	\$846,740 40	\$498,930 83	\$498,930 83	\$124,164 46		\$102,520 83
Number of Deposits received during the year of and exceeding \$300 at one time, . .	30	459	438	438	97		90
Amount of the same,	\$16,372 92	\$305,068 00	\$259,708 00	\$259,708 00	\$48,829 00		\$47,697 00
Number of withdrawals during the year, .	394	4,887	1,460	1,460	896		374
Amount of the same,	\$52,106 52	\$500,083 81	\$161,177 40	\$161,177 40	\$92,946 24		\$39,371 30
Number of accounts opened during the year, .	131	1,520	1,222	1,222	322		333
Number of accounts closed during the year, .	136	896	361	361	227		89
Amount of surplus on hand,	\$262 74	\$33,475 65	-	-	\$22,905 48		\$2,256 41
Public Funds,	56,675 55	375,050 00	\$31,000 00	\$31,000 00	191,183 33		-
Loans on public funds,	-	11,800 00	4,300 00	4,300 00	5,435 00		1,550 00
Bank Stock,	34,892 25	47,584 00	48,721 11	48,721 11	35,200 00		48,672 35
Loans on bank stock,	17,000 00	2,000 00	4,800 00	4,800 00	4,540 00		-
Deposits in banks, bearing interest, . .	-	-	-	-	23,302 82		5,893 39
Railroad Bonds,	13,390 00	-	30,000 00	30,000 00	57,261 40		2,049 00
Loans on railroad stock,	-	23,000 00	8,000 00	8,000 00	-		-

Invested in real estate,	\$5,000 00	-	-	-
Loans on mortgage of real estate,	1,214,087 43	\$523,163 75	\$258,098 66	\$94,371 72
Loans to county or town,	8,400 00	-	26,552 79	-
Loans on personal security,	486,598 50	95,607 50	41,340 00	5,770 00
Cash on hand,	6,334 24	17,818 27	2,591 96	2,772 64
Rate and amount of ordinary Dividends for last year,	7 per cent., \$129,298 19	7 per cent., \$30,513 21	6 per cent., \$32,757 34	6 per cent., \$6,061 37
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	7 $\frac{3}{4}$ per cent.	-
Extra Dividend, how often declared,	No extra.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$5,700 00	\$1,500 00	\$1,500 00	\$350 00

North Easton Savings Bank.—Public Funds—United States Bonds, \$25,970.55; New Hampshire, 2,000; Bangor, 6,960; Bath, 2,000; Portland, 13,745; Newburyport, 5,000.

Bank Stock owned—First National, Easton, \$10,690; Neponset, 8,100; Bristol County, 4,560; Taunton, 920.50; Redemption, 1,989; Traders', 3,632.75; Commonwealth, 5,000.

Loans on Bank Stock—On 213 shares First National, \$17,000.

Railroad Bonds—Old Colony and Newport, \$13,390.

Bristol County Savings Bank.—Public Funds—United States Bonds, \$295,050; Maine, 70,000; Salem, 10,000.

Loan on United States Bonds, \$11,800.

Bank Stock owned—Machinists', \$14,477; Bristol County, 5,032; Fairhaven, 4,000; Boston, 4,000; First National, Boston, 10,075; Third National, Springfield, 10,000.

Loans on Bank Stock—On 2 shares Bristol County, \$200; 5 Hide and Leather, 500; 9 Machinists', 1,000; 5 do. 300.

Loans on Railroad Stock and Bonds—On 30 shares Old Colony and Newport, \$3,000; on \$10,000 Boston, Clinton, and Fitchburg Bonds, 10,000; on \$10,000 Fitchburg and Worcester Bonds, 10,000.

Taunton Savings Bank.—Public Funds—Bangor Bonds, \$31,000.

Loans on United States Bonds, \$4,300.

Bank Stock owned—Merchants', New Bedford, \$27,200; First National, New Bedford, 2,201.50; Atlas, 6,208.61; Taunton, 9,790; Bristol County, 3,321.

Railroad Bonds—Cape Cod, \$30,000.

Loans on Railroad Stock—On Fitchburg and Worcester, \$8,000.

Abington Savings Bank.—Public Funds—United States Bonds, \$132,500; Charlestown, 20,000; Bangor, 17,158.33; Meriden, 21,525.

Loans on United States Bonds, \$5,435.

Bank Stock owned—Boston, \$4,100; Republic, 4,500; Hide and Leather, 3,800; Eliot, 3,400; Webster, 2,300; First National, Adams, 4,000; Abington, 7,100; Howard, 2,700; Traders', 3,300.

Loans on Bank Stock—On 55 shares Abington, \$4,540.

Deposits in Bank bearing interest—Blackstone, \$23,302.82.

Railroad Bonds—Eastern, \$34,116.66; Old Colony and Newport, 23,144.74.

East Abington Savings Bank.—Loans on United States Bonds, \$1,550.

Bank Stock owned—State, \$2,071; Hide and Leather, 4,832.50; Revere, 11,644.25; Webster, 8,290.60; Traders', 4,487; Continental, 5,190; Eliot, 1,112.75; Howard, 7,428.50; Market, 3,615.25.

Deposits in Bank bearing interest—Redemption, \$5,893.39.

Railroad Bonds—Connecticut and Passumpsic River, \$2,049.

	HINGHAM.		E. BRIDGEWATER.		N. BRIDGEWATER.		PLYMOUTH.	
	Hingham Institution for Savings.		East Bridgewater Savings Bank.		North Bridgewater Savings Bank.		Plymouth Savings Bank.	
Number of Depositors,	3,455	51*	1,786	6,459	2,060			
Amount of Deposits,	\$1,211,237 58	\$4,062 06	\$388,057 89	\$1,701,634 14	\$362,690 25			
Number of Deposits during year preceding, .	1,550	-	1,870 00	2,847	1,644			
Amount of the same,	\$155,190 09	-	\$202,517 57	\$236,785 08	\$93,490 58			
Number of Deposits received during the year of and exceeding \$300 at one time, . .	149	5	151	227	77			
Amount of the same,	\$73,309 34	\$1,900 00	\$94,391 30	\$91,908 00	\$36,376 63			
Number of withdrawals during the year, .	992	11	1,080	2,886	536			
Amount of the same,	\$110,298 57	\$917 00	\$147,290 18	\$215,238 07	\$57,873 48			
Number of accounts opened during the year,	394	51	581	837	338			
Number of accounts closed during the year, .	226	5	317	443	142			
Amount of surplus on hand,	-	-	\$1,603 19	\$62,512 11	\$4,799 69			
Public Funds,	\$247,800 00	\$455 00	1,900 00	561,546 25	127,200 00			
Loans on public funds,	2,525 00	-	-	13,920 00	3,100 00			
Bank Stock,	141,600 00	-	32,427 62	419,275 00	22,700 00			
Loans on bank stock,	5,520 00	-	-	5,200 00	1,525 00			
Deposits in banks, bearing interest, . .	-	-	-	-	-			
Railroad Bonds,	-	975 00	-	66,500 00	40,000 00			
Loans on railroad stock,	-	-	-	23,890 00	140 00			

Invested in real estate,	\$1,921 03	-	-	-	\$8,174 00	\$2,850 00
Loans on mortgage of real estate,	754,397 13	\$1,550 00	\$206,749 48	481,429 00	119,446 00	
Loans to county or town,	17,750 00	-	-	36,500 00	12,000 00	
Loans on personal security,	21,268 00	200 00	138,499 95	115,055 13	34,065 00	
Cash on hand,	15,776 79	911 34	10,084 03	35,794 00	3,913 63	
Rate and amount of ordinary Dividends for last year,	6 per cent., \$65,678 67	-	6 per cent., \$17,926 92	7 per cent., \$109,708 82	6 per cent., \$18,613 39	
Average annual per cent. of Dividends ending at time of and including last extra,	8½ per cent.	-	-	-	-	
Extra Dividend, how often declared,	Every 5 years.	-	No extra.	No extra.	No extra.	
Annual Expenses of the institution,	\$2,218 91	-	\$1,200 00	\$4,500 00	\$1,301 35	

Hingham Institution for Savings.—Public Funds—United States Bonds, \$232,800; Maine, 10 000; Rhode Island, 5,000.

Loans on Public Funds—United States Bonds, \$2,525.
Bank Stock owned—Hingham, \$15,000; Union, Weymouth, 2,800; Abington, 1,500; Old Colony, 1,600; Merchants', 7,500; Hamilton, 4,200; Market, 3,600; City, 3,200; Revere, 15,000; Atlas, 7,500; Globe, 3,000; Tremont, 8,000; Shoe and Leather, 5,000; State, 2,600; Union, 5,000; Republic, 7,500; Webster, 3,500; Suffolk, 2,300; Eagle, 10,000; New England, 2,000; North America, 8,000; Commerce, 11,000; Atlantic, 3,800; First National, Boston, 5,000; First National, Chelsea, 3,000.
Loans on Bank Stock—On 25 shares Mechanics', \$2,250; 15 Hingham, 9 Old Colony, 2,000; 5 Hingham, 370; 10 Webster, 900.

East Bridgewater Savings Bank—Public Funds—Rockland Bonds, \$455.

Railroad Bonds—Old Colony and Newport, \$975.

* Commenced business June 1, 1871.

North Bridgewater Savings Bank—Public Funds—United States Bonds, \$1,900.
Bank Stock owned—Traders', \$540 25; State, 1,320; New England, 728; North America, 12,115; Redemption, 1,053; Everett, 1,082; First National, Malden, 2,500; First National, Chelsea, 12,491 25; Market, Brighton, 598 12.

Plymouth Savings Bank.—Public Funds—United States Bonds, \$347,000; Massachusetts, 27,500; Maine, 51,500; Rhode Island, 12,000; Vermont, 3,000; Salem, 10,000; Cambridge, 7,000; Newburyport, 5,000; Charlestown, 14,733 75; Plymouth, 13,000; Hartford, 466,250; Portland, 33,900; Meriden, 26,250.
Loans on United States Bonds, \$13,920.

Bank Stock owned—State, \$13,000; Merchants', 21,375; Plymouth, 21,800; Old Colony, 25,200; Bristol County, 17,100; Hingham, 5,700; Market, 10,240; Traders', 6,800; City, Boston, 8,400; Suffolk, 6,200; North, 900; Second National, Boston, 27,000; Blackstone, 4,320; Tremont, 19,500; Atlantic, 3,690; Eagle, 8,000; New England, 8,600; Boylston, 5,000; Exchange, Boston, 12,190; Abington, 1,500; Commerce, 14,400; North America, 12,000; Railroad, 11,000; Globe, 2,900; Massachusetts, 9,292 50; Freeman's, 2,100; Atlas, 23,400; Union, 10,000; Hamilton, 5,800; Boston, 13,567 50; Commonwealth, 10,000; Shawmut, 8,950; Webster, 10,000; Col-umbian, 4,200; Revere, 16,000; Third National, Springfield, 10,000; Old Boston, 5,450; Howard, 5,400; Republic, 18,800.

Loans on Bank Stock—Bristol County, \$1,500; Plymouth, 2,800; Old Colony, 1,000. Railroad Bonds—Old Colony and Newport, \$66,500.

Loans on Railroad Stock—Old Colony and Newport, \$23,390.

Plymouth Five Cents Savings Bank.—Public Funds—United States Bonds, \$79,200; Maine, 20,000; New Hampshire, 9,000; Rhode Island, 5,000; Portland, 11,000; Bangor, 2,000; Bath, 1,000.

Loans on United States Bonds, \$2,000; Plymouth, 1,100.

Bank Stock owned—Atlas, \$2,500; Merchants', 1,000; Revere, 2,000; North, 600; Shoe and Leather, 500; Commerce, 1,000; Republic, 1,500; Third National, Springfield, 1,000; Old Colony, 2,500; Plymouth, 1,300; City, 1,000; Commonwealth, 5,000; Webster, 2,500; Collateral Loan Company, 300.

Loans on Bank Stock—On 12 shares Plymouth, \$1,206; 8 Old Colony, 319

Railroad Bonds—Old Colony and Newport, \$27,000; Eastern, 12,000; Cheshire, 1,000.

Loans on Railroad Stock—On 3 shares Old Colony, \$140.

	SCITUATE.		SOUTH SCITUATE.		WAREHAM.		BARNSTABLE.		HARWICH.	
	Scituate Savings Bank.		South Scituate Savings Bank.		Wareham Savings Bank.		Barnstable Savings Bank.		Cape Cod Five Cents Savings Bank.	
Number of Depositors,	322		998		1,260		3,464		1,053	
Amount of Deposits,	\$111,787 63		\$313,528 64		\$414,024 98		\$1,221,838 28		\$368,557 77	
Number of Deposits during year preceding, .	136		377		906		1,390 00		1,126	
Amount of the same,	\$24,571 00		\$47,002 31		\$89,302 80		\$195,402 00		\$152,628 39	
Number of Deposits received during the year of and exceeding \$300 at one time, . .	36		48		80		202		131	
Amount of the same,	\$17,167 00		\$21,357 33		\$41,250 66		\$111,353 00		\$71,126 00	
Number of withdrawals during the year, .	136		311		681		993		583	
Amount of the same,	\$8,150 70		\$33,224 95		\$87,349 72		\$124,612 00		\$66,818 70	
Number of accounts opened during the year, .	56		119		265		435		426	
Number of accounts closed during the year, .	16		79		162		286		190	
Amount of surplus on hand,	\$7,771 79		\$2,562 49		\$27,871 40		\$23,810 09		\$175 00	
Public Funds,	-		10,850 00		-		133,000 00		13,200 00	
Loans on public funds,	-		-		-		1,000 00		-	
Bank Stock,	17,302 25		46,700 00		184,012 84		184,406 56		21,394 83	
Loans on bank stock,	-		-		19,600 00		12,625 00		-	
Deposits in banks, bearing interest, . .	-		-		-		12,522 00		8,141 13	
Railroad Bonds,	-		-		14,910 05		-		-	
Loans on railroad stock,	-		-		9,400 00		-		-	

Invested in real estate,	- - -	- - -	- - -	\$3,500 00	- - -
Loans on mortgage of real estate,	\$76,434 76	\$216,956 68	\$19,200 00	655,189 69	\$91,600 63
Loans to county or town,	13,170 00	9,132 00	8,000 00	30,000 00	18,100 00
Loans on personal security,	2,483 23	30,670 00	176,026 82	225,645 37	224,874 10
Cash on hand,	5,359 72	3,645 47	10,746 67	14,542 01	1,261 06
Rate and amount of ordinary Dividends for last year,	6 per cent., \$5,614 72	6 per cent., \$17,491 89	7 per cent., \$26,540 94	7 per cent., \$76,636 99	6 per cent., \$19,120 98
Average annual per cent of Dividends ending at time of and including last extra,	- - -	- - -	- - -	- - -	- - -
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$225 00	\$700 00	\$1,189 58	\$2,500 00	\$995 00

Schuitate Savings Bank.—Bank Stock owned—Merchants', \$1,060; Blackstone, 1,011.25; Howard, 1,600; Shawmut, 1,262.50; Monument, 971; Boston, 7,050; North 1,225.50; Plymouth, 1,300; Washington, 400; State, 550; Hingham, 872.

South Scituate Savings Bank.—Public Funds—United States Bonds, \$10,850. Bank Stock owned—Atlantic, \$1,000; Second National, Boston, 1,700; Merchants', 1,500; Washington, 1,600; City, 2,300; North, 4,500; Massachusetts, 500; Hamilton, 1,500; New England, 1,000; Eliot, 800; Globe, 300; Columbian, 3,200; Union, Boston, 1,000; Commerce, 4,000; Eagle, 2,300; Traders', 2,800; Webster, 2,000; Hingham, 2,800; Webster, 2,000; Revere, 6,500; Howard, 1,400; Shawmut, 1,300; Weymouth, 2,700.

Wareham Savings Bank.—Bank Stock owned—Exchange, Boston, \$700; Commerce, Boston, 6,770.75; First National, Boston, 2,000; Shoe and Leather, 6,600; Merchants', 11,220.95; City, Boston, 5,000; Second National, Boston, 7,246.25; Andover, 500; Merchants, New Bedford, 2,500; Webster, 10,541.25; North America, 9,225; Eagle, 10,591.50; Suffolk, 11,624.85; Blackstone, 12,991.26; Boylston, 11,603.50; Atlas, 11,228.25; Atlantic, 14,477.75; Shawmut, 10,000; Revere, 6,473; Republic, 3,000; Falmouth, 5,194.50; Wareham, 24,414.50.

Loans on Bank Stock—On Atlantic, \$10,000; South Reading, 9,600.

Railroad Bonds—Old Colony and Newport, \$14,910 05.
Loans on Railroad Stock—On Cape Cod, \$9,400.

Barnstable Savings Bank.—Public Funds—United States Bonds, \$133,000.

Loans on United States Bonds—\$1,000
Bank Stock owned—Old Colony, \$6,000; Bay State, 1,490.81; Merchants', Boston, 11,737.50; Tremont, 7,965; Commerce, 10,820; Market, 2,000; Blackstone, Boston, 22,400; Webster, 5,041.25; Eliot, 8,300; Union, Boston, 3,000; North, 3,282.50; North America, 12,090; Atlantic, 4,455; City, Boston, 1,804.50; Second National, Boston, 8,800; First National, Boston, 10,000; Washington, 3,700; First National, Yarmouth, 14,590; Boston, 6,600; Revere, 20,000; Republic, 15,000; Shawmut, 5,330.

Loans on Bank Stock—Cape Cod, \$3,400; First National, Hyannis, 1,500; First National, Yarmouth, 225; Blackstone, 2,000; Maverick, 5,500.
Deposits in Bank bearing interest—Traders', \$12,522.

Cape Cod Five Cents Savings Bank.—Public Funds—United States Bonds, \$500; Orleans, 3,000; Brewster, 9,700.

Bank Stock owned—Cape Cod, \$15,305.75; Shawmut, 2,601.58; First National, Yarmouth, 1,537.50; Republic, 1,950.

Deposits in Bank bearing interest—Shawmut, \$8,141.13.

BANK COMMISSIONER'S REPORT.

[Jan.

	HYANNIS.		PROVINCETOWN.		SANDWICH.		WELLFLEET.		NANTUCKET.	
	Hyannis Savings Bank.		Seamen's Savings Bank.		Sandwich Savings Bank.		Wellfleet Savings Bank.		Nantucket Institution for Savings.	
Number of Depositors,	923	1,583	431	804	1,557					
Amount of Deposits,	\$263,292 27	\$474,422 50	\$62,280 41	\$193,194 62	\$502,772 32					
Number of Deposits during year preceding, .	1,114	984	353	350	1,237					
Amount of the same,	\$168,057 87	\$119,825 39	\$18,430 29	\$57,482 15	\$128,351 09					
Number of Deposits received during the year of and exceeding \$300 at one time, . .	183	124	12	82	99					
Amount of the same,	\$107,311 27	\$60,166 04	\$5,862 00	\$36,096 75	\$62,419 06					
Number of withdrawals during the year, .	281	780	204	244	1,353					
Amount of the same,	\$37,596 51	\$71,287 73	\$11,978 66	\$26,962 62	\$107,156 62					
Number of accounts opened during the year, .	408	342	86	156	228					
Number of accounts closed during the year, .	94	190	40	55	130					
Amount of surplus on hand,	\$2,390 39	\$17,575 73	\$2,797 79	\$8,173 73	\$5,859 52					
Public Funds,	-	144,500 00	10,500 00	-	64,202 00					
Loans on public funds,	-	9,949 00	-	-	4,563 00					
Bank Stock,	45,632 50	60,000 00	-	115,422 79	118,200 00					
Loans on bank stock,	2,333 00	-	-	-	2,850 00					
Deposits in banks, bearing interest, . .	-	-	-	-	4,823 20					
Railroad Bonds,	15,000 00	28,500 00	-	-	-					
Loans on railroad stock,	6,651 00	-	-	-	650 00					

Invested in real estate,	-	\$3,003 85	-	-	\$8,575 00
Loans on mortgage of real estate,	\$65,159 75	30,764 00	\$32,492 00	\$8,325 00	274,190 50
Loans to county or town,	-	116,775 00	-	17,419 12	-
Loans on personal security,	136,044 08	85,076 50	19,333 35	53,644 50	19,576 53
Cash on hand,	2,091 75	9,830 88	1,630 71	4,469 30	15,675 34
Rate and amount of ordinary Dividends for last year,	7 per cent., \$10,846 78	7 per cent., \$25,301 47	6 per cent., \$3,128 00	7 per cent., \$10,128 81	6½ per cent., \$30,370 48
Average annual per cent. of Dividends ending at time of and including last extra,	-	-	-	-	-
Extra Dividend, how often declared,	Every 5 years.	No extra.	Every 5 years.	No extra.	No extra.
Annual Expenses of the institution,	\$1,213 60	\$2,225 00	\$292 96	\$500 00	\$1,838 82

Hyannis Savings Bank.—Bank Stock owned—Suffolk, \$1,563; Atlantic, 3,911.25; State, 1,592.75; Columbian, 387.37; Atlas, 8.785; Commerce, 9.149; Continental, 5.000; Traders, 4.204.38; City, 920; Eagle, 762; Shawmut, 875.25; Monument, 5.100; First National, Malden, 1,856.25; Webster, 791.25; Blackstone, 735.
Loans on Bank Stock—On Hyannis National, \$2,333.
Railroad Bonds—Cape Cod, \$15 000.
Loans on Railroad Stock—Cape Cod, \$6,651.

Saunders Savings Bank.—Public Funds—United States Bonds, \$40,000; Chelsea, 50,000; Charlestown, 25,000; Portland, 26,000; Bangor, 2,000; Bath, 1,500.
Loans on United States Bonds, \$1,534.
Bank Stock owned—Boston, \$12,600; Republic, 10,000; Freeman's, 6,000; North America, 1,300; First National, Provincetown, 2,800; First National, Chelsea, 5,000; City, 1,000; Second National, Boston, 1,700; Howard, 1,500; Shawmut, 800; Reverse, 7,000; Blackstone, 200; State, 10,100.
Railroad Bonds—Old Colony and Newport, \$23,000; Cheshire, 5,500.

Sandwich Savings Bank.—Public Funds—United States Bonds, \$6,500; Bath City Bonds, 4,000.

Wellfleet Savings Bank.—Bank Stock owned—Hide and Leather, \$1,017.75; Redemption, 5,039.25; Webster, 3,765.75; Atlas, 12,660.50; Globe, 5,469.25; Elliot,

5,165.25; North, 1,865.62; Old Boston, 3,675; Continental, 5,370.50; Reverse, 2,997.12; Republic, 17,006.62; Tremont, 11,608.25; Third National, Boston, 5,226.92; Suffolk, 2,350; Blackstone, 6,233; Provincetown, 2,531.50; Union, 2,773.25; Merchants, 2,605.75; State, 1,982.75; Faneuil Hall, 4,933; Freeman's, 5,836.50; Traders, 1,265.
Nantucket Institution for Savings.—Public Funds—United States Bonds, \$57,850; Bath, 6,352.

Loans on Public Funds—On \$1,000 United States Bonds, \$1,000; on \$500 do. 66; on \$1,000 do. 750; on \$500 do. 400; on \$1,000 do. 500; on \$1,000 do. 700; on \$500 do. 147; on \$1,000 New Hampshire Bonds, 1,000.

Bank Stock owned—Atlas, \$7,500; City, Boston, 2,000; Commerce, Boston, 4,000; Exchange, Boston, 3,000; Eagle, 1,000; Faneuil Hall, 7,000; Merchants', Boston, 2,300; New England, 600; North America, 9,100; Reverse, 20,000; Shoe and Leather, 9,000; Mercantile Savings, 200; Traders, 4,500; Tremont, 4,800; Union, Boston, 700; Washington, 2,500; Webster, 7,500; Commerce, New Bedford, 3,000; Pacific, 17,800; State, 5,700; Continental, 1,200; Old Boston, 1,500; Shawmut, 1,300; First National, New Bedford, 2,000.

Loans on Bank Stock—On 13 shares Pacific, \$1,300; 5 Commerce, New Bedford, 350; on Savings Bank Deposits and Sureties, 1,200.

Deposits in Bank bearing interest—New England, \$4,823.20.

Loans on Railroad Stock—On 6 shares Boston and Albany, \$650.

A G G R E G A T E S.

	1871. One hundred and sixty Savings Banks.	1870. One hundred and thirty-nine Savings Banks.
Number of Depositors,	561,201	488,797
Amount of Deposits,	\$163,704,077 54	\$135,745,097 54
Number of Deposits during the last year, .	634,359	506,873
Amount of the same,	\$58,409,503 79	\$47,281,303 70
Number of Deposits during the last year of and exceeding \$300 at one time, . . .	45,684	37,249
Amount of the same,	\$26,992,748 51	\$21,356,204 33
Number of withdrawals during the last year,	337,985	280,549
Amount of the same,	\$34,888,870 82	\$28,136,078 80
Number of accounts opened during the last year,	146,664	121,999
Number of accounts closed during the last year,	73,986	64,907
Amount of surplus on hand,	\$2,894,043 45	\$2,487,174 05
Public Funds,	24,918,341 22	27,991,479 30
Loans on public funds,	1,150,476 60	1,873,396 95
Bank Stock,	16,046,834 89	14,252,653 38
Loans on bank stock,	1,275,945 19	1,149,571 35
Deposits in banks, bearing interest, . .	1,313,403 94	1,635,054 03
Railroad Bonds,	2,259,957 85	1,840,747 02
Loans on railroad stock,	468,352 66	511,240 00
Invested in real estate,	1,700,325 32	1,392,513 66
Loans on mortgage of real estate, . . .	74,396,622 97	53,034,566 56
Loans to counties, cities and towns in Mas- sachusetts,	14,221,097 10	11,926,503 37
Loans on personal security,	25,995,562 34	21,045,105 62
Cash on hand,	1,371,898 04	1,785,479 95
Average rate of ordinary Dividends for the last year,	6 $\frac{1}{11}$ per cent.	6 $\frac{1}{9}$ per cent.
Aggregate amount of ordinary Dividends for the last year,	\$8,103,004 24*	\$6,725,428 67†
Annual Expenses of the institution, . .	429,080 09	375,734 09

The item "Public Funds" includes only bonds of the United States, of the New England States and New York, and of New England cities not in this State,—all Massachusetts town and city bonds being excluded, and classed with loans to counties, cities and towns. The investment in United States bonds is \$20,682,990.72.

* Calculated on the returns of 141 Banks,—19 Banks not having declared dividends when their returns were made.

† Calculated on the returns of 132 Banks.

The following statements were duly made to the Commissioner of Savings Banks, in accordance with provisions of the several Acts establishing the Collateral Loan Company of Boston, the Worcester Safe Deposit and Trust Company, and the New England Trust Company:—

CONDITION OF THE COLLATERAL LOAN COMPANY,
OCTOBER 28, 1871.

Capital Stock,	\$113,500 00	
Dividend account,	971 50	
Reserve account,	341 49	
Net profits (estimated),	4,007 17	
Notes payable,	2,000 00	
Proceeds of auction sale,	5,800 34	
Estimated expenses, due but not paid,	674 00	
Loans on pledge of goods and chattels,		\$100,410 74
Interest accrued but not paid (estimated),		9,300 00
Deposits in bank,		1,050 70
United States bonds,		10,000 00
Tax account,		1,177 96
Vault, safes, furniture and fixtures,		1,000 00
Cash on hand,		4,355 10
	<hr/>	<hr/>
	\$127,294 50	\$127,294 50

DR. PROFIT AND LOSS FUND.

1870. July 1. Balance of losses,	\$15,793 44
1871. July 1. Amount of losses,	1,589 04
	<hr/>
	\$17,382 48
Less surplus unclaimed,	668 07
	<hr/>
Balance of loss	\$16,714 41

STATISTICS CONNECTED WITH THE COMPANY.

Whole number of loans,	89,427
Number of loans in 1869,	6,475
Number of loans in 1870	7,216
Total amount of loans to date	\$2,587,888 77
Total amount paid in on loans for the same time	2,487,478 03
Amount of interest earned on loans since last report,	19,836 04
Amount of interest on loans paid since last report	20,392 95
Interest earned on loans but not paid in,	9,300 00
Dividends declared for 1871, for six months, four per cent.	
Estimated number of articles loaned on,	1,580,931

Sixty out of every 100 of the loans made are \$10 and under.

Thirty-one out of every 100 of the loans the interest is twenty cents and under.

Eighteen out of every 100 of the loans the interest is ten cents and under.

Twelve out of every 100 of the loans the interest is five cents and under.

Four out of every 100 of the loans the interest is only one cent.

Average length of credit taken by the pledgers is three months and twelve days.

Average amount of interest received on each loan is two dollars eighty-four cents seven mills.

Average amount loaned to each person, \$30.86.

CONDITION OF THE WORCESTER SAFE DEPOSIT AND TRUST COMPANY,

OCTOBER 31, 1871.

Capital Stock,	\$200,000 00
Deposits, including certificates of deposits,	1,135,579 90
	<hr/>
	\$1,335,579 90
Number of Depositors, including holders of certificates,	1,153
United States Bonds,	\$144,400 00
State of Maine Bonds,	1,000 00
City of Bath Bonds,	13,312 50
Town of Holyoke Bonds,	68,000 00
	<hr/>
	226,712 50
Central National Bank Stock, New York,	\$21,200 00
Ninth National Bank Stock, New York,	11,255 00
Commerce, Boston,	12,550 00
Redemption, Boston,	14,075 00
Market, Boston,	12,050 00
Tremont, Boston,	13,800 00
Howard, Boston,	1,975 50
	<hr/>
	86,905 50
Boston and Albany Railroad Stock,	47,380 00
Vermont Central and Vermont and Canada Railroad Bonds,	152,000 00
Loans on corporation notes,	\$512,099 75
on notes of individuals, with collateral,	78,300 00
on mortgages of real estate,	162,800 00
	<hr/>
	753,199 75
Cash on hand,	43,376 80
Dividend July 1, 1871, 4 per cent,	8,000 00
October 1, 1871, 2 per cent.,	4,000 00

CONDITION OF THE NEW-ENGLAND TRUST COMPANY,
OCTOBER 18, 1871.

Capital Stock,	\$500,000 00	
Money in trust and on deposit,	3,941,528 89	
	<hr/>	\$4,441,528 89
Number of Depositors, including holders of certificates,	571	
United States Bonds,	\$114,500 00	
Railroad Bonds,	456,406 24	
Massachusetts Bonds,	2,015 00	
City of Boston Bonds,	19,132 50	
	<hr/>	592,053 74
Loans on call, with collateral,	\$1,069,350 00	
on mortgages of real estate in Massachusetts,	237,727 50	
on notes with collateral or two sureties,	2,051,384 56	
	<hr/>	3,358,462 06
Cash in bank in Boston,	\$522,392 65	
in office,	10,617 88	
	<hr/>	533,010 53

T A B L E, exhibiting the number, condition and progress of the Savings Banks of Massachusetts, in each year, from 1834 to 1871, inclusive. (Returns first required by Act 1844, chap. 190.)

YEAR.	No. of Banks.	Increase in No. of depositors over previous year.	Percentage of increase.	Amount of deposits.	Increase in amount of deposits over previous year.	Percentage of increase.	Average to each depositor.	Population of Massachusetts.	Deposits to each person of population.	Percentage of population who are depositors.	Expense of management.	Percentage of expense to total deposits.
1834, .	22	24,256	—	\$3,407,773 00	—	—	\$140 09	614,408*	\$5 58	4†	\$10,968 00	.33
1835, .	27	27,232	12	3,921,370 00	\$513,597 00	15	143 99	—	—	—	12,066 00	
1836, .	28	29,786	9	4,374,578 00	453,208 00	11½	146 19	—	—	—	14,413 00	
1837, .	30	32,564	9½	4,781,426 00	406,848 00	9½	146 51	—	—	—	17,504 00	
1838, .	30	33,063	1½	4,869,393 00	87,967 00	2	147 27	—	—	—	18,329 00	
1839, .	30	36,686	11	5,608,159 00	738,766 00	15¼	152 86	—	—	—	17,204 00	
1840, .	31	37,470	2	5,819,554 00	211,395 00	3¾	157 98	737,609	7 88	5†	17,952 00	
1841, .	30	41,423	10½	6,714,182 00	894,628 00	15½	162 08	—	—	—	19,248 00	
1842, .	—	42,587	2¾	6,900,451 00	186,270 00	2¾	162 03	—	—	—	—	.29
1843, .	31	43,217	1½	6,935,547 00	35,095 00	½	160 40	—	—	—	20,777 00	
1844, .	31	49,699	15	8,261,315 00	1,325,798 00	19	166 23	—	—	—	22,688 00	

* In 1830.

† Or 1 person in 25.

‡ Or 1 person in 20.

Table exhibiting the number, condition and progress of the Savings Banks of Massachusetts—Concluded.

YEAR.	No. of Banks.	Number of de- positors.	Increase in No. of depositors year.	Percentage of increase.	Amount of de- posits.	Increase in amt of deposits over previous year.	Percentage of increase.	Average to each depositor.	Population of Massachusetts.	Deposits to each person of pop- ulation.	Percentage of population who are depositors.	Expense of man- agement.	Percentage of expense to total deposits.
1845, .	33	58,178	8,479	17	\$9,813,288 00	\$1,551,943 00	18½	\$168 66	-	-	-	\$27,017 00	.29
1846, .	38	62,893	4,715	8	10,680,933 00	867,645 00	7½	169 82	-	-	-	29,307 00	
1847, .	39	68,312	5,419	8½	11,780,813 00	1,099,880 00	10	172 45	-	-	-	34,490 00	
1848, .	41	69,894	1,582	2½	11,970,448 00	189,635 00	1½	171 26	-	-	-	36,405 00	
1849, .	43	71,629	1,735	2½	12,111,554 00	141,106 00	1¼	169 08	-	-	-	37,361 00	.26
1850, .	45	78,823	7,194	10	13,660,024 00	1,548,471 00	13	174 57	994,514	\$13 73	8*	41,681 00	
1851, .	45	86,537	7,715	9½	15,554,089 00	1,894,065 00	14	179 73	-	-	-	43,707 00	
1852, .	53	97,353	10,816	12½	18,401,308 00	2,847,219 00	12	189 01	-	-	-	49,380 00	
1853, .	60	117,404	20,051	20½	23,370,102 00	4,968,794 00	27	199 05	-	-	-	59,071 00	.28
1854, .	73	136,654	19,250	16½	25,936,858 00	2,566,756 00	11	189 88	-	-	-	63,471 00	
1855, .	80	148,263	11,609	8½	27,296,217 00	1,257,359 00	4½	184 10	1,132,369	24 12	13½	77,757 00	
1856, .	81	165,484	17,221	11½	30,373,447 00	3,077,231 00	10¾	184 15	-	-	-	89,309 00	
1857, .	86	177,375	11,891	8	33,015,757 00	2,642,310 00	8½	186 13	-	-	-	102,027 00	

1858,	86	182,655	5,280	3	\$33,914,972	00	\$899,215	00	2 $\frac{3}{8}$	\$185	67	-	-	\$105,339	00	}	.28
1859,	86	205,409	22,754	12 $\frac{1}{2}$	39,424,419	00	5,509,647	00	16	191	93	-	-	107,951	00		
1860,	89	230,068	24,659	12 $\frac{1}{4}$	45,054,236	00	5,629,817	00	14 $\frac{3}{8}$	195	83	\$35	59	112,264	00		
1861,	93	225,058	5,010 $\frac{5}{8}$	21 $\frac{5}{8}$	44,785,439	00	268,797	09 $\frac{5}{8}$	$\frac{3}{8}$	198	99	-	-	120,886	00	}	.27 $\frac{1}{2}$
1862,	93	248,900	23,842	10 $\frac{1}{2}$	50,403,674	00	5,618,235	00	12 $\frac{1}{2}$	202	50	-	-	135,783	00		
1863,	95	272,219	23,319	9 $\frac{1}{3}$	56,883,828	00	6,480,154	00	12 $\frac{5}{8}$	208	92	-	-	140,713	00		
1864,	97	291,616	19,397	7	62,557,604	30	5,673,775	75	10 $\frac{1}{2}$	214	52	-	-	184,739	77	}	.29
1865,	102	291,488	128 $\frac{5}{8}$	-	59,936,482	52	2,621,121	78 $\frac{5}{8}$	41 $\frac{5}{8}$	205	62	47	29	203,348	56		
1866,	102	316,853	25,365	8 $\frac{3}{8}$	67,732,264	31	7,795,281	79	13	213	76	-	-	219,257	03		
1867,	108	348,593	31,740	10	80,431,553	71	12,699,319	40	18 $\frac{3}{8}$	230	73	-	-	254,225	79	}	.31
1868,	115	383,094	34,501	10 $\frac{1}{2}$	94,838,336	54	14,406,752	83	18 $\frac{1}{2}$	247	55	-	-	297,527	60		
1869,	130	431,769	48,675	12 $\frac{3}{4}$	112,119,016	64	17,280,680	10	18 $\frac{1}{2}$	259	67	-	-	339,271	57		
1870,	139	488,797	57,028	13	135,745,097	54	23,626,080	90	21	277	71	93	14	375,734	09	}	.27
1871,	160	561,201	72,404	14	163,704,077	54	27,958,980	00	20 $\frac{1}{2}$	291	52	112	32	429,080	09		

* Or 1 person in 12 1-3.

† Or 1 person in less than 8.

‡ Or 1 person in 5 4-10.

§ Decrease.

|| Nearly.

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Salem,	104	Weymouth,	142-144
Salisbury,	106	Winchendon,	126
Sandwich,	154	Winchester,	116
Scituate,	152	Woburn,	118
Shelburne,	136	Worcester,	126-128
Southbridge,	124		







ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS,

INCLUDING THE

ABSTRACTS OF RETURNS

FROM THE

SAVINGS INSTITUTIONS IN MASSACHUSETTS.

1872.

BOSTON:

WRIGHT & POTTER, STATE PRINTERS,
19 PROVINCE STREET.

1873.

THE
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Commonwealth of Massachusetts.

ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS.

TO HON. OLIVER WARNER, *Secretary of the Commonwealth.*

I have the honor to submit the Seventh Annual Report of the Commissioner of Savings Banks, with the abstract of the annual returns of the Savings Banks in the Commonwealth, exhibiting their condition on Saturday, the twenty-sixth day of October, in answer to the requisition of His Excellency the governor.

Also statements of the Collateral Loan Company, the Worcester Safe Deposit and Trust Company, and the New England Trust Company, severally made to the Commissioner, in accordance with provisions in their charters.

Twelve Savings Banks have been organized and commenced business during the last year, namely :—

Bridgewater Savings Bank, . . .	Bridgewater.
Broadway Savings Bank, . . .	Lawrence.
Brookfield Savings Bank, . . .	Brookfield.
Dukes County Savings Bank, . . .	Edgartown.

East Weymouth Five Cents Savings Bank,	.	.	.	.	.	East Weymouth.
Holliston Savings Bank,	.	.	.	.	.	Holliston.
Jamaica Plain Savings Bank,	.	.	.	.	.	West Roxbury.
Mechanics' Savings Bank,	.	.	.	.	.	Holyoke.
Miners' Savings Bank,	.	.	.	.	.	West Stockbridge.
Monson Savings Bank,	.	.	.	.	.	Monson.
North Avenue Savings Bank,	.	.	.	.	.	Cambridge.
Orange Savings Bank,	.	.	.	.	.	Orange.

The present number of Savings Banks is one hundred and seventy-two, all of which, excepting four, quite recently established, have been examined during the year past, and an abstract of the examination is submitted.

On the twenty-sixth day of October last, the date of the requisition for the annal returns, our Savings Banks held

In Deposits,	.	.	.	.	.	\$184,797,313 92
Surplus,	.	.	.	.	.	3,045,247 21
						<hr/>
						\$187,842,561 13

Increase of deposits for the year 1872,	.	.	.	.	.	\$21,093,236 38
Number of depositors,	.	.	.	.	.	630,246
Increase,	.	.	.	.	.	69,045
Average to each depositor,	.	.	.	.	.	\$293 21
Increase of average,	.	.	.	.	.	1 69
Amount of deposits during the year,	.	.	.	.	.	\$58,034,129 72
Average of each deposit,	.	.	.	.	.	82 65
Decrease of average,	.	.	.	.	.	9 42
Amount of withdrawals,	.	.	.	.	.	43,895,674 16
Average of each withdrawal,	.	.	.	.	.	112 70

Compared with last year the increase in deposits is nearly seven millions less; and for the last three months the gain has been quite small. The deposits very nearly equal those of last year, but the withdrawals have been nine millions in excess of the amount paid out during the previous year.

It is gratifying to notice the fact that the gain in the number of depositors is nearly as large as ever, while the number of

large deposits is somewhat diminishing. With a decrease of the rate of interest paid by the banks, which seems to be quite certain, this unreliable class of deposits will continue to diminish until they become no more than a fair porportion of the whole amount.

The rate of interest charged on loans made during the year has varied from seven to eight per cent.; the average being somewhat less than seven and one-half per cent. on the whole loan.

No return is now required of the rate of interest charged; but as it is an important fact, indicating in what manner the privilege granted by the legislature is used, and how far public interests are promoted or regarded, I suggest that the banks be required to return the rates charged, and the aggregate of loans at each rate.

No material change has been made in the investments. The amount of public funds, including government, state, city, and town bonds is somewhat less, and of bank stock and railroad bonds more than last year.

The principal increase is shown in personal loans and loans on real estate; of the first item it is over seven million dollars, and of the second over fifteen million. No losses of any considerable importance have heretofore arisen from loans on personal security; yet they are generally, and I think properly, regarded as the least satisfactory of Savings Bank securities. The law excludes them entirely where investments and loans can conveniently be made within the other prescribed limits; and there seems to be no sufficient reason for modifying the law or evading its requirements.

Within five years the per cent. of deposits loaned on mortgage has increased from twenty-three to forty-eight per cent. It is the result of an unusual demand for capital in building, to meet the actual wants of a flourishing community, and, in part, the demand growing out of speculative operations in real estate, many of which seem, thus far, to be limited only by ability to borrow money, and not by any reasonable anticipation of future wants.

During this period of five years, sixty-four savings banks have commenced business, and a large share of their deposits, in many instances quite as much as permitted by law, has

been placed in mortgage loans, because the income has been larger than from any other source. The older institutions have also made a large increase in similar loans, but not in the same proportion.

My attention has been particularly called to this class of securities, believing unusual danger might exist of loaning upon an excessive valuation of property. In all cases careful inquiry has been made as to the proportion of value loaned, and the description of property taken, and wherever, from any cause, the security has been suspected to be objectionable it has been examined personally, or through the best evidence at command.

The general rule of the banks, which seems to be adhered to with great uniformity in practice, limits loans on real estate to from fifty to seventy per cent. of estimated value at a forced sale, varying with the nature of the property and the proportion represented in buildings where insurance is relied upon for security.

Some loans have been made on cheap tenement blocks, on unsalable property, and of too large proportion of value, such as ought not to be held by savings banks, where the first consideration should be to obtain absolute security.

It is proper to say, however, there are no loans where the trustees anticipate any or, at most, but unimportant losses; and as a class the mortgage securities may be considered satisfactory.

No reason exists for changing the opinion heretofore expressed that the institutions are generally well managed, and all worthy of public confidence. They are of great public service in the aid furnished to all the industrial and social interests of the State.

The banks now established are quite sufficient to afford reasonable facilities for the legitimate business of savings institutions, with the possible exception of a very few localities. Where such facilities now exist, to increase the number of banks will result in a disadvantage to those who use them as depositors, because of needless expenses incurred; and they will be of no benefit to the public which can rightfully be sought through a savings bank organization.

Under the general banking law of the State, the Chapin

Banking and Trust Company has been established this year, at Springfield, with a capital stock of five hundred thousand dollars, one-half of which was paid in before commencing business.

It is proposed to transact the usual business of banks of discount without using circulating notes, and is, therefore, in that respect, an institution not contemplated by law.

It is suggested that the law be so changed as to adapt it to the present currency of the country if it be thought advisable to encourage or permit banking corporations, without issue, under the law of the State.

F. M. STONE.

DECEMBER 31, 1872.

ABSTRACT

OF

ANNUAL EXAMINATIONS

OF THE

SAVINGS BANKS, BANKING AND TRUST
COMPANIES.

1872.

ABINGTON SAVINGS BANK—ABINGTON.

[July 25.]

Z. N. WHITMARSH, *President.*

Treasurer, J. N. FARRAR.

Deposits,	\$686,252 97	
Interest,	34,368 71	
Public Funds,		\$181,778 33
Bank Stock,		38,700 00
Railroad Bonds,		70,903 90
Loans on Public Funds,		15,415 00
on Bank Stock,		9,570 00
on Real Estate,		307,294 66
on Personal Security,		80,845 00
to Counties, Cities and Towns,		10,800 00
to Banks, on interest,		3,098 38
Cash on hand,		2,216 41
	\$720,621 68	\$720,621 68

Number of Depositors,	2,461
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$10,600 00
Average annual expenses,	1,400 00

AMESBURY SAVINGS BANK—AMESBURY.

[October 9.]

JOHN S. POYEN, *President.*

Treasurer, J. L. PEARSON.

Deposits,	\$29,303 98	
Interest,	659 76	
Loan on Real Estate,		\$15,100 00
Loans on Personal Security,		11,076 12
to Banks, on interest,		3,531 47
Expense Account,		149 54
Cash on hand,		106 61
	\$29,963 74	\$29,963 74

Number of Depositors,	211
Rate of ordinary dividends for the last year,	3 per cent.
Average annual expenses,	\$120 00

AMHERST SAVINGS BANK—AMHERST.

[May 14.]

ENOS F. COOK, *President*.*Treasurer*, SAMUEL C. CARTER.

Deposits,	\$275,052 40	
Profits,	3,833 48	
Public Funds,		\$22,000 00
Bank Stock,		6,000 00
Railroad Bonds,		8,500 00
Loans on Public Funds,		1,670 00
on Bank Stock,		3,200 00
on Real Estate,		146,510 00
on Personal Security,		43,502 62
on Railroad Stock,		900 00
to Counties, Cities and Towns,		43,000 00
Expense Account,		685 22
Cash on hand,		2,918 04
	\$278,885 88	\$278,885 88
Number of Depositors,		1,543
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Average annual expenses,		\$600 00

ANDOVER SAVINGS BANK—ANDOVER.

[October 18.]

NATHANIEL SWIFT, *President*.*Treasurer*, JOHN F. KIMBALL.

Deposits,	\$930,167 12	
Profits,	24,427 01	
Public Funds,		\$257,500 00
Bank Stock,		100,200 00
Loans on Public Funds,		13,500 00
on Real Estate,		173,513 78
on Personal Security,		52,935 00
to Counties, Cities and Towns,		348,000 00
to Banks, on interest,		6,594 03
Cash on hand,		2,351 32
	\$954,594 13	\$954,594 13
Number of Depositors,		2,660
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$30,000 00
Average annual expenses,		1,400 00

ARLINGTON FIVE CENTS SAVINGS BANK—ARLINGTON.

[December 12.]

SAMUEL BUTTERFIELD, *President*.*Treasurer*, WM. PROCTER.

Deposits,	\$403,818 24	
Profits,	2,913 27	
Interest,	10,603 08	
Public Funds,		\$50,000 00
Bank Stock,		13,235 00
Loans on Real Estate,		295,305 00
on Personal Security,		31,325 00
to Counties, Cities and Towns,		21,000 00
Expense Account and Taxes,		725 73
Cash on hand,		5,743 86
	\$417,334 59	\$417,334 59

Number of Depositors,	1,583
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,955 75
Average annual expenses,	650 00

ASHBURNHAM SAVINGS BANK—ASHBURNHAM.

[May 4.]

GEO. C. WINCHESTER, *President*.*Treasurer*, GEO. W. EDDY.

Deposits,	\$4,107 25	
Interest,	37 88	
Loans on Real Estate,		\$2,400 00
on Personal Security,		1,600 00
Dividend Account,		14 00
Expense Account,		11 28
Cash on hand,		119 85
	\$4,145 13	\$4,145 13

Number of Depositors,	47
Rate of ordinary dividends for the last year,	6 per cent.

ATHOL SAVINGS BANK—ATHOL.

[May 4.]

CHARLES C. BASSETT, *President*.*Treasurer*, ALPHEUS HARDING.

Deposits,	\$485,921 87	
Interest,	1,790 59	
Public Funds,		\$10,000 00
Bank Stock,		5,310 00
Railroad Bonds,		5,231 87
Loans on Public Funds,		8,550 00
on Bank Stock,		29,000 00
on Real Estate,		224,345 87
on Personal Security,		125,975 80
on Railroad Stock,		7,666 66
to Counties, Cities and Towns,		56,880 00
Taxes,		619 57
Expense Account,		574 11
Cash on hand,		13,558 58
	\$487,712 46	\$487,712 46

Number of Depositors,	1,966
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$3,600 00
Average annual expenses,	1,500 00

ATTLEBOROUGH SAVINGS BANK—ATTLEBOROUGH.

[August 6.]

HENRY RICE, *President*.*Treasurer*, E. R. PRICE.

Deposits,	\$198,118 58	
Interest,	5,935 80	
Loans on Real Estate,		\$95,325 00
on Personal Security,		69,550 00
to Counties, Cities and Towns,		21,025 00
Cash on hand,		18,154 38
	\$204,054 38	\$204,054 38

Number of Depositors,	728
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends.	
Average annual expenses,	\$150 00

BARNSTABLE SAVINGS BANK—BARNSTABLE.

[August 2.]

JOHN MONROE, *President.*

Treasurer, DANIEL SCUDDER.

Deposits,	\$1,312,428 79	
Dividend Account,	27,194 68	
Suspense Account,	106 35	
Bills Payable,	7,265 57	
Public Funds,		\$90,000 00
Bank Stock,		234,600 00
Real Estate,		3,500 00
Loans on Real Estate,		768,959 60
on Personal Security,		180,644 84
to Counties, Cities and Towns,		21,000 00
Cash on hand,		48,290 95
	\$1,346,995 39	\$1,346,995 39

Number of Depositors,	3,608
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$22,400 00
Average annual expenses,	3,000 00

BARRE SAVINGS BANK—BARRE.

[May 3.]

CHARLES BRIMBLECOM, *President.*

Treasurer, EDWIN WOODS.

Deposits,	\$188,347 19	
Interest,	4,150 56	
Public Funds,		\$4,330 00
Bank Stock,		83,420 67
Loans on Public Funds,		200 00
on Real Estate,		59,650 00
on Personal Security,		30,920 34
to Counties, Cities and Towns,		13,000 00
Expense Account,		246 17
Cash on hand,		730 57
	\$192,497 75	\$192,497 75

Number of Depositors,	758
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,090 00
Average annual expenses,	200 00

BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

[November 6.]

DAVIS THAYER, Jr., *President.**Treasurer,* C. W. STEWART.

Deposits,	\$63,959 69	
Interest,	4,365 68	
Public Funds,		\$1,815 00
Bank Stock,		12,477 12
Loans on Public Funds,		989 00
on Real Estate,		40,125 00
on Personal Security,		5,550 00
Expense Account,		823 29
Cash on hand,		6,545 96
	\$68,325 37	\$68,325 37

Number of Depositors,	367
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$3,802 50
Average annual expenses,	519 96

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

[May 30.]

JULIUS ROCKWELL, *President.**Treasurer,* ROBERT W. ADAM.

Deposits,	\$1,622,624 86	
Profits,	25,608 86	
Public Funds,		\$303,000 00
Bank Stock,		99,120 00
Loans on Public Funds,		24,500 00
on Bank Stock,		66,860 00
on Real Estate,		672,595 34
on Personal Security,		327,430 09
on Railroad Stock,		800 00
to Counties, Cities and Towns,		145,800 00
Expense Account,		1,729 98
Cash on hand,		6,398 31
	\$1,648,233 72	\$1,648,233 72

Number of Depositors,	4,928
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$16,000 00
Average annual expenses,	5,000 00

BEVERLY SAVINGS BANK—BEVERLY.

[August 21.]

WM. ENDICOTT, *President.*

Treasurer, R. G. BENNETT.

Deposits,	\$401,691 65	
Interest,	5,344 17	
Public Funds,		\$6,128 50
Bank Stock,		78,031 86
Loans on Public Funds,		12,250 00
on Bank Stock,		8,700 00
on Real Estate,		255,773 00
on Personal Security,		7,650 00
to Counties, Cities and Towns,		30,000 00
Expense Account,		1,850 83
Cash on hand,		6,651 63
	\$407,035 82	\$407,035 82

Number of Depositors,	1,800
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$7,192 00
Average annual expenses,	800 00

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

[March 12.]

PAUL ADAMS, *President.*

Treasurer, A. H. EVANS.

Deposits,	\$10,079,431 24	
Profit and Loss Account,	138,523 15	
Interest,	250,138 75	
Suspense Account,	5,961 09	
Public Funds,		\$2,004,000 00
Bank Stock,		422,987 50
Railroad Bonds,		140,000 00
Real Estate,		103,520 50
Loans on Public Funds,		10,000 00
on Bank Stock,		57,000 00
on Real Estate,		6,115,400 00
on Personal Security,		593,000 00
to Counties and Towns,		567,800 00
to Banks, on interest,		412,479 34
Expense Account,		37,740 46
Cash on hand,		10,126 43
	\$10,474,054 23	\$10,474,054 23

Number of Depositors,	60,474
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$64,900 00
Average annual expenses,	18,639 97

BOSTON PENNY SAVINGS BANK—BOSTON.

[March 7.]

DANIEL HARWOOD, *President*.*Treasurer*, HENRY R. REYNOLDS.

Deposits,	\$938,492 89	
Profits,	1,478 98	
Interest,	6,954 35	
Public Funds,		\$50,000 00
Bank Stock,		22,000 00
Railroad Bonds,		10,000 00
Real Estate,		118,316 43
Loans on Public Funds,		1,000 00
on Bank Stock,		43,400 00
on Real Estate,		584,379 57
on Personal Security,		97,700 00
on Railroad Stock,		1,000 00
to Banks, on interest,		8,216 93
Expense Account,		6,954 35
Cash on hand,		3,958 94
	\$946,926 22	\$946,926 22

Number of Depositors,	7,869
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$11,591 25
Average annual expenses,	5,000 00

BRAINTREE SAVINGS BANK—BRAINTREE.

[September 26.]

E. A. HOLLINGSWORTH, *President*.*Treasurer*, C. H. HOBART.

Deposits,	\$20,832 85	
Interest,	100 07	
Bank Stock,		\$920 50
Loans on Real Estate,		13,219 50
on Personal Security,		1,200 00
to Counties, Cities and Towns,		1,500 06
Expense Account,		206 76
Cash on hand,		3,886 10
	\$20,932 92	\$20,932 92

Number of Depositors,	178
Rate of ordinary dividends for the last year,	6 per cent.

BRIGHTON FIVE CENTS SAVINGS BANK—BRIGHTON.

[March 22.]

JAMES DANA, *President.**Treasurer, J. L. ORDWAY.*

Deposits,	\$134,260 19	
Profits,	2,272 75	
Interest,	442 23	
Dividend Account,	2,363 39	
Bills Payable,	483 25	
Public Funds,		\$24,935 87
Bank Stock,		16,817 25
Loans on Bank Stock,		550 00
on Real Estate,		92,550 00
on Personal Security,		4,000 00
Expense Account,		83 33
Suspense Account,		885 36
	\$139,821 81	\$139,821 81

Number of Depositors,	669
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,845 50
Average annual expenses,	500 00

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

[July 26.]

JOSEPH WILBOR, *President.**Treasurer, CHARLES H. ATWOOD.*

Deposits,	\$2,455,491 88	
Profits,	41,055 84	
Interest,	55,548 02	
Public Funds,		\$185,000 00
Bank Stock,		47,584 00
Railroad Bonds,		9,000 00
Real Estate,		4,000 00
Loans on Public Funds,		2,600 00
on Bank Stock,		3,800 00
on Real Estate,		1,501,397 80
on Personal Security,		683,531 46
on Railroad Stock,		31,000 00
to Counties, Cities and Towns,		59,000 00
Expense Account,		1,741 22
Cash on hand,		23,441 26
	\$2,552,095 74	\$2,552,095 74

Number of Depositors,	7,740
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$14,477 00
Average annual expenses,	6,500 00

BRIDGEWATER SAVINGS BANK—BRIDGEWATER.

[Sept. 4.]

J. A. HYDE, *President*.*Treasurer*, SAMUEL P. GATES.

Deposits,	\$20,457 24	
Interest,	78 03	
Bank Stock,		\$5,024 49
Loans on Bank Stock,		1,250 00
on Real Estate,		9,400 00
on Personal Security,		1,500 00
Expense Account,		87 05
Cash on hand,		3,273 73
	\$20,535 27	\$20,535 27
Number of Depositors,		147
Commenced business May 1, 1872.		

BROADWAY SAVINGS BANK—LAWRENCE.

[Oct. 4.]

JOHN FALLON, *President*.*Treasurer*, JAMES PAYNE.

Deposits,	\$91,400 61	
Interest,	2,035 63	
Bank Stock,		\$34,954 38
Loans on Bank Stock,		2,250 00
on Real Estate,		39,484 67
Expense Account,		450 32
Cash on hand,		16,296 87
	\$93,436 24	\$93,436 24
Number of Depositors,		513
Largest amount invested in any one bank,		\$14,415 75
Commenced business May 1, 1872.		

BROOKLINE SAVINGS BANK—BROOKLINE.

[Nov. 2.]

GEORGE ATKINSON, *President.*

Treasurer, F. W. PRESCOTT.

Deposits,	\$44,591 14	
Interest,	843 88	
Guarantee Fund,	556 96	
Bank Stock,		\$5,370 00
Loans on Real Estate,		20,350 00
on Personal Security,		18,000 00
Expense Account,		924 81
Cash on hand,		1,347 17
	\$45,991 98	\$45,991 98

Number of Depositors,	475
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends made once in	Two years.

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

[Oct. 19.]

JOHN B. DANA, *President.*

Treasurer, EBEN SNOW.

Deposits,	\$1,313,957 68	
Interest,	11,907 87	
Public Funds,		\$25,000 00
Bank Stock,		37,946 88
Loans on Public Funds,		3,000 00
on Bank Stock,		2,000 00
on Real Estate,		1,028,573 00
on Personal Security,		116,900 00
to Counties, Cities and Towns,		97,854 17
Expense Account,		2,532 96
Cash on hand,		12,058 54
	\$1,325,865 55	\$1,325,865 55

Number of Depositors,	3,936
Rate of the ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$11,885 88
Average annual expenses,	2,200 00

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGEPORT.

[Oct. 1.]

BENJAMIN TILTON, *President*.*Treasurer*, EDWARD HYDE.

Deposits,	\$1,285,042 17	
Interest,	22,159 47	
Bills Payable,	22,000 00	
Public Funds,		\$57,000 00
Bank Stock,		41,256 33
Loans on Real Estate,		1,033,315 00
on Personal Security,		186,187 25
Expense Account,		9,551 08
Cash on hand,		1,891 98
	\$1,329,201 64	\$1,329,201 64

Number of Depositors,	4,167
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of the reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$8,274 75
Average annual expenses,	3,000 00

CANTON INSTITUTION FOR SAVINGS—CANTON.

[June 14.]

CHARLES H. FRENCH, *President*.*Treasurer*, F. W. DEAN.

Deposits,	\$228,972 42	
Profits,	3,167 48	
Interest,	4,618 98	
Suspense Account,	22 62	
Public Funds,		\$25,000 00
Bank Stock,		8,900 00
Railroad Bonds,		5,000 00
Loans on Bank Stock,		9,000 00
on Real Estate,		112,790 00
on Personal Security,		73,600 00
Expense Account,		859 99
Cash on hand,		1,631 51
	\$236,781 50	\$236,781 50

Number of Depositors,	978
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,700 00
Average annual expenses,	725 00

CAPE ANN SAVINGS BANK—GLOUCESTER.

[Aug. 23.]

GORHAM P. LOW, *President.*

Treasurer, A. PRESSON.

Deposits,	\$768,452 03	
Profits,	15,109 81	
Public Funds,		\$132,000 00
Bank Stock,		121,703 16
Railroad Bonds,		20,334 43
Loans on Real Estate,		350,098 66
on Personal Security,		16,350 00
to Counties, Cities and Towns,		137,018 75
Cash on hand,		6,056 84
	\$783,561 84	\$783,561 84
Number of Depositors,		3,028
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profit, in 1871.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$10,698 50
Average annual expenses,		3,800 00

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

[Aug. 1.]

JOSIAH HARDY, *President.*

Treasurer, OBED BROOKS.

Deposits,	\$403,266 99	
Profits,	5,234 78	
Public Funds,		\$500 00
Bank Stock,		26,760 00
Railroad Bonds,		10,000 00
Loans on Real Estate,		94,458 01
on Personal Security,		243,915 43
to Counties, Cities and Towns,		28,000 00
Cash on hand,		4,867 50
	\$408,501 77	\$408,501 77
Number of Depositors,		2,086
Rate of ordinary dividends for the last year.		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$15,671 75
Average annual expenses,		1,271 00

CENTRAL SAVINGS BANK—LOWELL.

[Oct. 24.]

O. H. MOULTON, *President*.*Treasurer*, J. N. PIERCE.

Deposits,	\$438,938 65	
Profits,	2,453 71	
Interest,	5,534 72	
Bank Stock,		\$60,581 12
Loans on Real Estate,		310,502 62
on Personal Security,		71,627 60
Expense Account,		1,545 67
Cash on hand,		2,670 07
	\$446,927 08	\$446,927 08
Number of Depositors,		1,357
Rate of ordinary dividends for the last year,		5 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$12,600 00
Average annual expenses,		800 00

CHARLESTOWN FIVE CENTS SAVINGS BANK—CHARLESTOWN.

[Dec. 4.]

P. J. STONE, *President*.*Treasurer*, AMOS STONE.

Deposits,	\$2,194,009 66	
Profits,	59,543 75	
Bank Stock,		\$363,028 50
Railroad Bonds,		200,000 00
Loans on Public Funds,		9,900 00
on Bank Stock,		18,900 00
on Real Estate,		1,579,850 00
on Personal Security,		76,700 00
Cash on hand,		5,174 91
	\$2,253,553 41	\$2,253,553 41
Number of Depositors,		8,167
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1871.		
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$45,900 00
Average annual expenses,		3,000 00

CHELSEA SAVINGS BANK—CHELSEA.

[Sept. 20.]

JOHN H. OSGOOD, *President.*

Treasurer, J. F. FELLOWS.

Deposits,	\$673,830 41	
Profits,	17,056 38	
Public Funds,		\$42,463 75
Bank Stock,		69,646 31
Real Estate,		12,913 50
Loans on Real Estate,		402,398 99
to Counties, Cities and Towns,		142,252 25
Expense Account,		1,425 29
Cash on hand,		19,785 71
	\$690,886 79	\$690,886 79

Number of Depositors,	3,744
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$10,988 25
Average annual expenses,	2,447 86

CHICOPEE SAVINGS BANK—CHICOPEE.

[May 10.]

JEROME WELLS, *President.*

Treasurer, H. H. HARRIS.

Deposits,	\$375,060 67	
Profits,	903 51	
Bills Payable,	871 82	
Public Funds,		\$15,000 00
Bank Stock,		8,600 00
Loans on Real Estate,		296,353 00
on Personal Security,		56,883 00
	\$376,836 00	\$376,836 00

Number of Depositors,	1,200
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,000 00
Average annual expenses,	1,300 00

CITIZENS' SAVINGS BANK—FALL RIVER.

[Nov. 13.]

JOSEPH OSBORN, *President.**Treasurer, E. E. HATHAWAY.*

Deposits,	\$1,775,368 79	
Profits,	83,820 52	
Public Funds,		\$161,000 00
Bank Stock,		285,891 55
Loans on Real Estate,		454,555 00
on Personal Security,		936,470 00
to Counties, Cities and Towns,		2,998 75
to Banks, on interest,		12,000 00
Expense Account,		1,176 23
Cash on hand,		5,097 83
	\$1,859,189 31	\$1,859,189 31

Number of Depositors,	2,806
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$80,000 00
Average annual expenses,	3,000 00

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

[Sept. 5.]

W. R. WHITTIER, *President.**Treasurer, E. G. WOOD.*

Deposits,	\$565,676 02	
Interest,	3,684 35	
Bank Stock,		\$22,912 75
Railroad Bonds,		6,820 00
Loans on Real Estate,		432,065 86
on Personal Security,		75,111 40
to Counties, Cities and Towns,		17,000 00
Tax Account,		2,167 53
Expense Account,		3,111 57
Cash on hand,		9,871 26
	\$569,360 37	569,360 37

Number of Depositors,	3,236
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$16,539 00
Average annual expenses,	1,500 00

CITY INSTITUTION FOR SAVINGS—LOWELL.

[March 28.]

NATHAN ALLEN, *President.*

Treasurer, JOHN A. BUTTRICK.

Deposits,	\$3,061,895 91	
Profits,	172,948 06	
Public Funds,		\$82,668 00
Bank Stock,		580,801 23
Railroad Bonds,		145,000 00
Loans on Bank Stock,		22,950 00
on Real Estate,		1,393,090 00
on Personal Security,		311,100 00
to Counties, Cities and Towns,		650,900 00
to Banks, on interest,		46,782 76
Cash on hand,		1,551 98
	\$3,234,843 97	\$3,234,843 97

Number of Depositors,	8,433
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$43,920 00
Average annual expenses,	6,000 00

CLINTON SAVINGS BANK—CLINTON.

[April 23.]

FRANKLIN FORBES, *President.*

Treasurer, C. L. S. HAMMOND.

Deposits,	\$451,245 48	
Profits,	15 49	
Public Funds,		\$100,000 00
Bank Stock,		34,418 13
Loans on Public Funds,		8,175 00
on Bank Stock,		17,200 00
on Real Estate,		147,647 49
on Personal Security,		102,320 00
to Counties, Cities and Towns,		29,000 00
Cash on hand,		12,500 35
	\$451,260 97	\$451,260 97

Number of Depositors,	1,702
Rate of the ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$20,000 00
Average annual expenses,	1,200 00

COHASSET SAVINGS BANK—COHASSET.

[Aug. 29.]

ABRAHAM H. TOWER, *President.**Treasurer,* L. N. BATES.

Deposits,	\$333,371 95	
Public Funds,		\$17,000 00
Bank Stock,		52,300 00
Loans on Real Estate,		234,225 00
to Counties, Cities and Towns,		18,000 00
Profit and Loss Account,		2,310 79
Cash on hand,		9,536 16
	\$333,371 95	\$333,371 95
Number of Depositors,		919
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1872.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$6,000 00
Average annual expenses,		1,000 00

DANVERS SAVINGS BANK—DANVERS.

[Oct. 25.]

RUFUS PUTNAM, *President.**Treasurer,* WM. L. WESTON.

Deposits,	\$771,476 61	
Profits,	2,659 43	
Public Funds,		\$101,500 00
Bank Stock,		92,400 00
Railroad Bonds,		15,000 00
Loans on Public Funds,		3,200 00
on Bank Stock,		19,085 00
on Real Estate,		425,682 65
on Personal Security,		105,794 50
to Counties, Cities and Towns,		9,830 00
Cash on hand,		1,643 89
	\$774,136 04	\$774,136 04
Number of Depositors,		2,521
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$20,000 00
Average annual expenses,		1,300 00

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

[Feb. 20.]

THOMAS BARROWS, *President.**Treasurer,* CALVIN GUILD.

Deposits,	\$910,995 08	
Profits,	19,703 05	
Public Funds,		\$71,000 00
Bank Stock,		35,164 50
Railroad Bonds,		1,965 00
Loans on Public Funds,		1,950 00
on Bank Stock,		9,000 00
on Real Estate,		669,320 00
on Personal Security,		75,528 00
on Railroad Stock,		41,992 50
to Banks, on interest,		22,450 86
Cash on hand,		2,327 27
	\$930,697 13	\$930,697 13

Number of Depositors,	3,249
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$12,987 50
Average annual expenses,	2,881 37

DORCHESTER SAVINGS BANK—DORCHESTER.

[June 12.]

WM. POPE, *President.**Treasurer,* EDWARD PIERCE.

Deposits,	\$454,159 95	
Profits,	7,405 86	
Interest,	839 56	
Public Funds,		\$19,436 00
Bank Stock,		38,968 50
Railroad Bonds,		24,664 23
Real Estate,		6,000 00
Loans on Real Estate,		287,277 18
on Personal Security,		63,883 00
to Counties, Cities and Towns,		8,000 00
Expense Account,		1,540 93
Cash on hand,		12,635 53
	\$462,405 37	\$462,405 37

Number of Depositors,	1,467
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank	\$5,492 00
Average annual expenses,	1,500 00

EAST ABINGTON SAVINGS BANK—EAST ABINGTON.

[Sept. 24.]

R. J. LANE, *President.**Treasurer,* W. B. STUDLEY.

Deposits,	\$215,592 73	
Suspense Account,	399 36	
Bank Stock,		\$54,072 60
Railroad Bonds,		2,049 00
Loans on Real Estate,		142,933 22
on Personal Security,		16,070 00
Interest Account,		293 29
Expense Account,		138 89
Cash on hand,		435 09
	\$215,992 09	\$215,992 09
Number of Depositors,		863
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$9,800 00
Average annual expenses,		300 00

EAST BOSTON SAVINGS BANK—EAST BOSTON.

[March 8.]

P. M. CRANE, *President.**Treasurer,* ALBERT BOWKER.

Deposits,	\$1,324,398 83	
Profits,	7,639 72	
Interest,	2,020 72	
Dividend Account,	25,478 94	
Public Funds,		\$115,000 00
Bank Stock,		117,769 57
Real Estate,		8,290 37
Loans on Public Funds,		39,700 00
on Bank Stock,		3,800 00
on Real Estate,		815,204 42
on Personal Security,		230,040 00
to Counties, Cities and Towns,		11,350 00
to Banks, on interest,		13,751 88
Expense Account,		4 00
Cash on hand,		4,627 97
	\$1,359,538 21	\$1,359,538 21
Number of Depositors,		4,490
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$23,619 00
Average annual expenses,		4,000 00

EAST BRIDGEWATER SAVINGS BANK—EAST BRIDGEWATER.

[Sept. 4.]

HENRY HOBART, *President*.*Treasurer*, ISAAC N. NUTTER.

Deposits,	\$17,632 31	
Interest,	45 48	
Bills Payable,	1,050 00	
Bank Stock,		\$2,097 50
Railroad Bonds,		2,002 50
Loans on Real Estate,		10,500 00
on Personal Security,		1,000 00
to Counties, Cities and Towns,		2,413 75
Bank Safe,		370 00
Expense Account,		169 83
Cash on hand,		174 21
	\$18,727 79	\$18,727 79

Number of Depositors,	167
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	\$75 00

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—EAST CAMBRIDGE.

[Sept. 25.]

GEORGE STEVENS, *President*.*Treasurer*, JOHN SAVAGE, Jr.

Deposits,	\$709,191 81	
Profits,	27,080 66	
Interest,	21,137 36	
Public Funds,		\$84,100 00
Bank Stock,		52,879 41
Railroad Bonds,		71,500 00
Loans on Bank Stock,		1,000 00
on Real Estate,		535,775 00
Expense Account,		4,034 32
Cash on hand,		8,121 10
	\$757,409 83	\$757,409 83

Number of Depositors,	4,918
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$7,298 20
Average annual expenses,	1,000 00

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

[May 8.]

E. H. SAWYER, *President.**Treasurer,* CHARLES E. WILLIAMS.

Deposits,	\$79,260 55	
Profits,	181 74	
Interest,	109 70	
Bank Stock,		\$4,672 00
Loans on Bank Stock,		2,700 00
on Real Estate,		31,260 00
on Personal Security,		35,000 00
Expense Account,		26 20
Cash on hand,		5,893 79
	\$79,551 99	\$79,551 99

Number of Depositors,	507
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$2,800 00

EAST WEYMOUTH FIVE CENTS SAVINGS BANK—EAST WEYMOUTH.

[Aug. 28.]

JOHN P. LOVELL, *President.**Treasurer,* N. CANTERBURY.

Deposits,	\$8,492 97	
Interest,	19 57	
Loans on Real Estate,		\$5,700 00
Expense Account,		147 79
Cash on hand,		2,664 75
	\$8,512 54	\$8,512 54

Number of Depositors,	137
Commenced business April 1, 1872.	

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

[March 21.]

HENRY BARTLETT, *President.**Treasurer,* GEO. C. LEACH.

Deposits,	\$788,485 03	
Profits,	7,645 65	
Interest,	11,201 68	
Public Funds,		\$56,000 00
Bank Stock,		55,400 00
Railroad Bonds,		25,000 00
Loans on Public Funds,		15,000 00
on Bank Stock,		10,800 00
on Real Estate,		512,281 67
on Personal Security,		120,000 00
Expense Account,		1,803 26
Cash on hand,		11,047 43
	\$807,332 36	\$807,332 36

Number of Depositors,	4,066
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$13,000 00
Average annual expenses,	3,741 70

EMIGRANT SAVINGS BANK—BOSTON.

[Feb. 29.]

PATRICK DONOHUE, *President.**Treasurer,* THOMAS J. GARGAN.

Deposits,	\$1,053,252 47	
Interest,	4,779 70	
Suspense Account,	273 74	
Public Funds,		\$145,850 00
Bank Stock,		44,485 88
Railroad Bonds,		9,000 00
Loans on Public Funds,		1,000 00
on Real Estate,		691,863 00
on Personal Security,		68,500 00
to Banks, on interest,		83,134 68
Furniture, safe and fixtures,		3,851 89
Expense Account,		5,932 36
Cash on hand,		4,688 10
	\$1,058,305 91	\$1,058,305 91

Number of Depositors,	4,242
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$13,600 25
Average annual expenses,	6,000 00

ESSEX SAVINGS BANK—LAWRENCE.

[October 4.]

GEORGE D. CABOT, *President*.*Treasurer*, JAMES H. EATON.

Deposits,	\$2,742,287 91	
Profits,	73,720 81	
Interest,	71,809 76	
Public Funds,		\$408,000 00
Bank Stock,		238,825 00
Railroad Bonds,		50,000 00
Loans on Real Estate,		1,329,652 10
on Personal Security,		544,250 31
to Counties, Cities and Towns,		188,000 00
to Banks, on interest,		85,242 21
Expense Account,		15,326 45
Cash on hand,		28,522 41
	\$2,887,718 48	\$2,887,718 48
Number of Depositors,		8,681
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1867.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$30,000 00
Average annual expenses,		4,900 00

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

[September 10.]

ISAIAH F. TERRY, *President*.*Treasurer*, CHARLES DREW.

Deposits,	\$589,487 32	
Profits,	11,895 78	
Interest,	14,701 42	
Public Funds,		\$130,400 00
Bank Stock,		175,500 00
Railroad Bonds,		20,000 00
Real Estate,		3,500 00
Loans on Public Funds,		1,451 00
on Bank Stock,		16,817 94
on Real Estate,		3,798 44
on Personal Security,		222,978 13
on Railroad Stock,		17,700 00
to Counties, Cities and Towns,		5,000 00
to Banks, on interest,		10,000 00
Expense Account,		561 12
Cash on hand,		8,377 94
	\$616,084 57	\$616,084 57
Number of Depositors,		1,189
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$30,000 00
Average annual expenses,		1,375 00

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

[November 12.]

S. ANGIER CHACE, *President*.*Treasurer*, CHARLES J. HOLMES.

Deposits,	\$1,340,230 84	
Interest,	81,130 86	
Public Funds,		\$250,000 00
Bank Stock,		152,300 00
Railroad Bonds,		100,000 00
Loans on Real Estate,		232,625 00
on Personal Security,		596,150 00
to Counties, Cities and Towns,		60,000 00
to Banks, on interest,		27,500 00
Expense Account,		2,429 94
Cash on hand,		356 76
	\$1,421,361 70	\$1,421,361 70

Number of Depositors,	5,754
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	2,500 00

FALL RIVER SAVINGS BANK—FALL RIVER.

[November 12.]

J. B. FRENCH, *President*.*Treasurer*, I. F. LINDSEY.

Deposits,	\$4,933,236 70	
Interest,	260,136 44	
Public Funds,		\$557,100 00
Bank Stock,		666,600 00
Railroad Bonds,		20,000 00
Real Estate,		50,000 00
Loans on Real Estate,		1,161,138 00
on Personal Security,		2,605,838 00
to Counties, Cities and Towns,		110,000 00
Cash on hand,		22,897 14
	\$5,193,373 14	\$5,193,373 14

Number of Depositors,	11,475
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$75,600 00
Average annual expenses,	7,445 74

FITCHBURG SAVINGS BANK—FITCHBURG.

[April 24.]

NATHANIEL WOOD, *President.**Treasurer, E. TORRY.*

Deposits,	\$2,050,357 09	
Interest,	32,197 97	
Suspense Account,	171 13	
Rents,	443 75	
Public Funds,		\$186,000 00
Bank Stock,		186,900 00
Railroad Bonds,		2,700 00
Real Estate,		180,651 19
Loans on Public Funds,		18,250 00
on Bank Stock,		15,000 00
on Real Estate,		768,226 00
on Personal Security,		433,961 45
on Railroad Stock,		12,322 00
to Counties, Cities and Towns,		252,300 00
Expense Account,		1,054 58
Cash on hand,		25,804 72
	\$2,083,169 94	\$2,083,169 94

Number of Depositors,	6,144
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$22,800 00
Average annual expenses,	3,000 00

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

[August 7.]

OTIS CAREY, *President.**Treasurer, WM. H. THOMAS.*

Deposits,	\$187,796 17	
Interest,	1,335 45	
Public Funds,		\$9,300 00
Bank Stock,		5,200 00
Loans Real Estate,		132,345 00
on Personal Security,		31,476 80
Cash on hand,		10,809 82
	\$189,131 62	\$189,131 62

Number of Depositors,	925
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$1,200 00
Average annual expenses,	200 00.

FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

[December 6.]

GEORGE PHIPPS, *President.**Treasurer,* C. S. ADAMS.

Deposits,	\$862,017 96	
Profit and Loss Account,	32,052 85	
Bills Payable,	29,000 00	
Public Funds,		\$20,100 00
Bank Stock,		114,700 00
Railroad Bonds,		25,000 00
Loans on Bank Stock,		550 00
on Real Estate,		733,055 35
on Personal Security,		12,550 00
to Counties, Cities and Towns,		6,500 00
Furniture and fixtures,		2,000 00
Expense Account,		2,146 56
Cash on hand,		6,468 90
	\$923,070 81	\$923,070 81

Number of Depositors,	3,525
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$18,000 00
Average annual expenses,	2,500 00

FRANKLIN SAVINGS BANK—BOSTON.

[March 11.]

OSMYN BREWSTER, *President.**Treasurer,* HENRY WHITEMORE.

Deposits,	\$3,700,000 00	
Profits,	30,848 04	
Interest,	22,256 77	
Public Funds,		\$541,409 42
Bank Stock,		113,503 33
Railroad Bonds,		9,737 50
Loans on Real Estate,		2,680,095 64
on Personal Security,		241,000 00
to Banks, on interest,		118,760 60
Suspense Account,		70 00
Expense Account,		573 30
Accrued Interest,		45,250 28
Cash on hand,		2,833 98
	\$3,753,234 05	\$3,753,234 05

Number of Depositors,	8,954
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$49,417 75
Average annual expenses,	10,545 56

FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

[May 16.]

SAMUEL O. LAMB, *President.**Treasurer,* WM. HENRY ALLEN.

Deposits,	\$2,420,319 35	
Profits,	21,348 86	
Interest,	6,444 54	
Public Funds,		\$473,800 00
Bank Stock,		61,400 00
Railroad Bonds,		15,000 00
Loans on Public Funds,		68,661 75
on Bank Stock,		64,300 00
on Real Estate,		857,667 82
on Personal Security,		551,547 67
to Counties, Cities and Towns,		309,345 75
to Banks, on interest,		43,568 70
Expense Account,		1,354 07
Cash on hand,		1,466 99
	\$2,448,112 75	\$2,448,112 75
Number of Depositors,		6,550
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1872.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$20,400 00
Average annual expenses,		4,329 01

GARDNER SAVINGS BANK—GARDNER.

[April 26.]

CHARLES HEYWOOD, *President.**Treasurer,* JOHN D. EDGELL.

Deposits,	\$326,138 75	
Public Funds,		\$11,770 25
Bank Stock,		1,584 00
Loans on Bank Stock,		6,800 00
on Real Estate,		162,058 75
on Personal Security,		47,300 00
on Railroad Stock,		800 00
to Counties and Towns,		90,296 95
Interest Account,		635 77
Expense Account,		12 50
Cash on hand,		4,880 53
	\$326,138 75	\$326,138 75
Number of Depositors,		1,165
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Average annual expenses,		\$220 00

GEORGETOWN SAVINGS BANK—GEORGETOWN.

[September 5.]

J. P. JONES, *President*.*Treasurer*, W. H. HARRIMAN

Deposits,	\$49,683 78	
Interest,	2,802 91	
Bank Stock,		\$2,833 00
Loans on Real Estate,		37,280 00
on Personal Security,		9,750 00
Expense Account,		1,395 73
Cash on hand,		1,227 96
	\$52,486 69	\$52,486 69
Number of Depositors,		266
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Average annual expenses,		\$175 00

GRAFTON SAVINGS BANK—GRAFTON.

[October 23.]

ABRAM M. BIGELOW, *President*.*Treasurer*, HENRY F. WING.

Deposits,	\$86,795 25	
Interest,	2,093 97	
Bank Stock,		\$23,913 24
Loans on Bank Stock,		5,000 00
on Real Estate,		41,335 00
on Personal Security,		15,793 19
Expense Account,		74 76
Cash on hand,		2,773 03
	\$88,889 22	\$88,889 22
Number of Depositors,		353
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$4,000 00

GREENFIELD SAVINGS BANK—GREENFIELD.

[May 16.]

JOHN SANDERSON, *President*.*Treasurer*, R. A. PACKARD.

Deposits,	\$629,744 44	
Profits,	2,569 00	
Bank Stock,		\$95,260 78
Railroad Bonds,		20,000 00
Loans on Public Funds,		6,000 00
on Bank Stock,		6,550 00
on Real Estate,		248,925 00
on Personal Security,		139,365 16
to Counties, Cities and Towns,		71,288 75
Expense Account,		668 42
Cash on hand,		44,155 33
	\$632,313 44	\$632,313 44

Number of Depositors,	1,594
Rate of ordinary dividends for the last year;	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$25,930 00
Average annual expenses,	1,000 00

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

[May 27.]

EGBERT HOLLISTER, *President*.*Treasurer*, WM. H. PARKS.

Deposits,	\$290,444 89	
Interest,	907 73	
Bank Stock,		\$24,304 25
Loans on Public Funds,		5,000 00
on Real Estate,		165,302 51
on Personal Security,		81,027 06
on Railroad Stock,		1,500 00
to Counties, Cities and Towns,		1,000 00
Expense Account,		1,118 62
Cash on hand,		12,100 18
	\$291,352 62	\$291,352 62

Number of Depositors,	1,278
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$6,250 00
Average annual expenses,	1,085 45

GROVELAND SAVINGS BANK—GROVELAND.

[September 5.]

CHARLES STICKNEY, *President.*

Treasurer, N. H. GRIFFITH.

Deposits,	\$16,915 01	
Interest,	13 54	
Due Treasurer,	71 45	
Loans on Real Estate,		\$12,700 00
to Counties, Cities and Towns,		4,300 00
	\$17,000 00	\$17,000 00

Number of Depositors,	108 •
Rate of ordinary dividends for the last year,	6 per cent.

HAMPDEN SAVINGS BANK—SPRINGFIELD.

[May 9.]

ELIPHALET TRASK, *President.*

Treasurer, P. S. BAILEY.

Deposits,	\$1,162,873 73	
Profits,	7,667 49	
Interest,	6,799 04	
Public Funds,		\$36,000 00
Bank Stock,		158,780 00
Loans on Public Funds,		19,571 00
on Bank Stock,		18,900 00
on Real Estate,		776,995 00
on Personal Security,		146,500 00
on Railroad Stock,		1,000 00
to Counties, Cities and Towns,		7,000 00
Expense Account,		786 64
Cash on hand,		11,807 62
	\$1,177,340 26	\$1,177,340 26

Number of Depositors,	2,670
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$36,604 00
Average annual expenses,	3,700 00

HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

[May 15.]

JAMES ARMS, *President*.*Treasurer*, LEWIS WARNER.

Deposits,	\$247,034 66	
Profits,	1,496 04	
Public Funds,		\$1,830 00
Bank Stock,		89,656 37
Loans on Public Funds,		14,100 00
on Bank Stock,		29,200 00
on Real Estate,		81,175 00
on Personal Security,		20,935 58
to Counties, Cities and Towns,		1,500 00
Cash on hand,		10,133 75
	\$248,530 70	\$248,530 70

Number of Depositors,	1,100
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$4,440 00
Average annual expenses,	700 00

HAVERHILL SAVINGS BANK—HAVERHILL.

[Nov. 8.]

JOHN A. APPLETON, *President*.*Treasurer*, A. B. JAKES.

Deposits,	\$2,376,815 44	
Profits,	20,357 15	
Interest,	2,410 19	
Public Funds,		\$723,400 00
Bank Stock,		364,150 00
Railroad Bonds,		56,000 00
Loans on Public Funds,		14,050 00
on Bank Stock,		6,950 00
on Real Estate,		1,126,000 00
on Personal Security,		47,700 00
on Railroad Stock,		3,000 00
to Counties, Cities and Towns,		44,000 00
Expense Account,		250 00
Cash on hand,		14,082 78
	\$2,399,582 78	\$2,399,582 78

Number of Depositors,	7,287
Rate of the ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$37,500 00
Average annual expenses,	3,600 00

HAYDENVILLE SAVINGS BANK—HAYDENVILLE.

[May 15.]

JOEL HAYDEN, *President.**Treasurer,* B. S. JOHNSON.

Deposits,	\$102,475 13	
Interest,	1,800 10	
Loans on Bank Stock,		\$300 00
on Real Estate,		56,200 00
on Personal Security,		31,825 00
to Counties, Cities and Towns,		13,000 00
to Banks, on interest,		437 69
Tax Account,		268 01
Cash on hand,		2,244 53
	<hr/>	<hr/>
	\$104,275 23	\$104,275 23

Number of Depositors,	450
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

[August 28.]

ISAAC BARNES, *President.**Treasurer,* HENRY C. HARDING.

Deposits,	\$1,314,397 66	
Public Funds,		\$227,800 00
Bank Stock,		141,600 00
Real Estate,		1,921 03
Loans on Public Funds,		1,940 00
on Bank Stock,		5,150 00
on Real Estate,		853,638 13
on Personal Security,		36,268 00
to Counties, Cities and Towns,		31,550 00
Profit and Loss,		7,854 11
Expense Account,		1,164 77
Cash on hand,		5,511 62
	<hr/>	<hr/>
	\$1,314,397 66	\$1,314,397 66

Number of Depositors,	3,604
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$15,000 00
Average annual expenses,	2,287 08

HOLYOKE SAVINGS BANK—HOLYOKE.

[May 9.]

JOEL RUSSELL, *President*.*Treasurer*, R. B. JOHNSON.

Deposits,	\$710,036 37	
Interest,	13,236 85	
Bank Stock,		\$82,616 17
Loans on Public Funds,		3,050 00
on Real Estate,		465,925 00
on Personal Security,		153,986 00
Furniture and fixtures,		3,060 65
Expense Account,		132 32
Cash on hand,		14,503 08
	\$723,273 22	\$723,273 22

Number of Depositors,	2,548
Rate of the ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$25,000 00
Average annual expenses,	1,900 00

HOME SAVINGS BANK—BOSTON.

[October 17.]

HENRY SMITH, *President*.*Treasurer*, EDWARD O. ROCKWOOD.

Deposits,	\$4,744,835 22	
Profits,	33,825 19	
Interest,	28,456 25	
Public Funds,		\$61,216 42
Bank Stock,		211,113 24
Accrued Interest,		91,980 98
Loans on Public Funds,		50,300 00
on Bank Stock,		127,460 00
on Real Estate,		2,909,889 75
on Personal Security,		737,959 00
on Railroad Stock,		68,250 00
to Counties, Cities and Towns,		449,500 00
to Banks, on interest,		97,000 89
Suspense Account,		385 19
Expense Account,		34 73
Cash on hand,		2,026 46
	\$4,807,116 66	\$4,807,116 66

Number of Depositors,	16,050
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$23,555 75
Average annual expenses,	10,000 00

HOOSAC SAVINGS BANK—NORTH ADAMS.

[May 29.]

SYLVANDER JOHNSON, *President.**Treasurer,* AUSTIN BOND.

Deposits,	\$125,480 12	
Interest,	1,675 60	
Bank Stock,		\$12,497 00
Loans on Real Estate,		72,971 90
on Personal Security,		40,090 00
Furniture Account,		570 42
Expense Account,		488 76
Cash on hand,		537 64
	\$127,155 72	\$127,155 72

Number of Depositors,	776
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$3,125 00

HOPKINTON SAVINGS BANK—HOPKINTON.

[April 29.]

L. H. BOWKER, *President.**Treasurer,* WM. E. JENKS.

Deposits,	\$95,077 69	
Profits,	5,440 73	
Bank Stock,		\$31,837 74
Loans on Bank Stock,		250 00
on Real Estate,		31,975 00
on Personal Security,		12,850 00
to Counties, Cities and Towns,		20,000 00
Expense Account,		837 64
Cash on hand,		2,768 04
	\$100,518 42	\$100,518 42

Number of Depositors,	430
Rate of ordinary dividends for the last year,	5 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$3,000 00
Average annual expenses,	525 00

HOLLISTON SAVINGS BANK—HOLLISTON.

[October 31.]

ALDEN LELAND, *President.**Treasurer,* ORRIN THOMSON.

Deposits,	\$34,970 81	
Interest,	290 09	
Public Funds,		\$1,448 75
Bank Stock,		4,003 08
Railroad Bonds,		5,150 00
Loans on Public Funds,		4,158 54
on Bank Stock,		2,000 00
on Real Estate,		8,050 00
on Personal Security,		1,000 00
to Counties, Cities and Towns,		8,500 00
Expense Account,		153 50
Cash on hand,		797 03
	\$35,260 90	\$35,260 90

Number of Depositors, 243

No extra dividends.

Commenced business in 1872.

HUDSON SAVINGS BANK—HUDSON.

[April 19.]

FRANCIS BRIGHAM, *President.**Treasurer,* F. D. BRIGHAM.

Deposits,	\$112,152 86	
Profits,	169 15	
Railroad Bonds,		\$2,595 00
Loans on Real Estate,		75,695 00
on Personal Security,		14,350 00
to Counties, Cities and Towns,		18,000 00
Furniture Account,		407 68
Cash on hand,		1,274 33
	\$112,322 01	\$112,322 01

Number of Depositors, 480

Rate of ordinary dividends for the last year. 6 per cent.

No extra dividends.

Average annual expenses, \$350 00

HYANNIS SAVINGS BANK—HYANNIS.

[August 1.]

F. G. KELLEY, *President.*

Treasurer, JOSEPH R. HALL.

Deposits,	\$361,228 61	
Dividend Account,	12,277 19	
Interest,	6,041 70	
Bank Stock,		\$69,328 50
Railroad Bonds,		15,000 00
Loans on Bank Stock,		18,433 00
on Real Estate,		135,253 81
on Personal Security,		119,587 42
on Railroad Stock,		3,756 00
to Counties, Cities and Towns,		7,500 00
Cash on hand,		10,688 77
	\$379,547 50	\$379,547 50

Number of Depositors,	1,134
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$8,785 00
Average annual expenses,	1,418 29

HYDE PARK SAVINGS BANK—HYDE PARK.

[November 26.]

HENRY GREW, *President.*

Treasurer, HENRY S. BUNTON.

Deposits,	\$37,624 28	
Profits,	1,138 58	
Bank Stock,		\$7,026 75
Loans on Real Estate,		27,450 00
to Counties, Cities and Towns,		2,000 00
Furniture and fixtures,		1,144 17
Expense Account,		139 35
Profit and Loss Account,		420 41
Cash on hand,		582 18
	\$38,762 86	\$38,762 86

Number of Depositors,	330
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$2,334 50
Average annual expenses,	300 00

INSTITUTION FOR SAVINGS IN NEWTON—NEWTON.

[April 2.]

GEORGE HYDE, *President*.*Treasurer*, E. J. COLLINS.

Deposits,	\$219,631 82	
Profit and Loss,	6,877 67	
Public Funds,		\$3,500 00
Bank Stock,		10,205 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		7,000 00
on Bank Stock,		5,500 00
on Real Estate,		165,306 00
on Personal Security,		14,700 00
to Counties, Cities and Towns,		2,125 00
Expense Account,		787 73
Cash on hand,		7,385 76
	\$226,509 49	\$226,509 49

Number of Depositors,	1,254
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$500 00

INSTITUTION FOR SAVINGS IN NEWBURYPORT.

[September 16.]

EDWARD S. MOSELEY, *President*.*Treasurer*, RICHARD STONE.

Deposits,	\$3,798,543 50	
Interest,	28,665 39	
Public Funds,		\$627,050 00
Bank Stock,		956,946 20
Railroad Bonds,		382,236 25
Real Estate,		20,954 29
Loans on Public Funds,		6,300 00
on Bank Stock,		3,900 00
on Real Estate,		801,188 00
on Personal Security,		189,334 00
to Counties, Cities and Towns,		781,366 41
to Banks, on interest,		19,396 58
Fifty Associates' Stock,		25,000 00
Expense Account,		1,756 72
Annuity in Trust,		11,487 70
Cash on hand,		292 74
	\$3,827,208 89	\$3,827,208 89

Number of Depositors,	9,511
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$75,000 00
Average annual expenses,	5,800 00

INSTITUTION FOR SAVINGS IN ROXBURY—BOSTON.

[March 16.]

A. D. HODGES, *President.**Treasurer,* EDWARD RICHARDS.

Deposits,	\$1,999,804 70	
Interest,	56,313 95	
Public Funds,		\$218,063 65
Bank Stock,		157,224 47
Railroad Bonds,		130,000 00
Real Estate,		10,800 00
Loans on Public Funds,		44,500 00
on Bank Stock,		23,250 00
on Real Estate,		777,652 17
on Personal Security,		614,391 60
to Counties, Cities and Towns,		33,900 00
Cash on hand,		46,336 76
	\$2,056,118 65	\$2,056,118 65

Number of Depositors,	6,107
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$31,494 00
Average annual expenses,	5,600 00

IPSWICH SAVINGS BANK—IPSWICH.

[September 6.]

JOSEPH ROSS, *President.**Treasurer,* THEODORE F. COGSWELL.

Deposits,	\$20,232 35	
Interest,	597 12	
Loans on Real Estate,		\$10,500 00
on Personal Security,		6,200 00
to Counties, Cities and Towns,		3,983 17
Cash on hand,		146 30
	\$20,829 47	\$20,829 47

Number of Depositors,	174
Rate of the ordinary dividends for the last year,	6 per cent.
No extra dividends.	

LANCASTER SAVINGS BANK—LANCASTER.

[April 23.]

HENRY WILDER, *President.**Treasurer, C. T. SYMMES.*

Deposits,	\$785,328 27	
Profits,	12,464 86	
Interest,	4,154 95	
Public Funds,		\$265,000 00
Bank Stock,		61,300 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		1,100 00
on Bank Stock,		6,800 00
on Real Estate,		294,492 57
on Personal Security,		158,190 31
Expense Account,		644 41
Cash on hand,		4,420 49
	\$801,948 08	* \$801,948 08

Number of Depositors, 2,216

Rate of ordinary dividends for the last year, 6½ per cent.

Last dividend of reserved profits, in 1868.

No extra dividends.

Largest amount invested in the stock of any one bank, \$15,000 00

Average annual expenses, 2,134 65

LAWRENCE SAVINGS BANK—LAWRENCE.

[October 18.]

MILTON BONNEY, *President.**Treasurer, W. R. SPAULDING.*

Deposits,	\$324,838 71	
Interest,	9,859 39	
Public Funds,		\$1,000 00
Bank Stock,		51,375 00
Loans on Real Estate,		237,750 13
on Personal Security,		27,208 16
Premium Account,		8,110 22
Expense Account,		2,579 29
Cash on hand,		6,675 30
	\$334,698 10	\$334,698 10

Number of Depositors, 1,484

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$9,500 00

Average annual expenses, 1,200 00

LEE SAVINGS BANK—LEE.

[May 28.]

H. GARFIELD, *President.**Treasurer, J. L. KILBORN.*

Deposits,	\$363,394 44	
Interest,	5,087 65	
Suspense Account,	2,418 23	
Public Funds,		\$104,000 00
Bank Stock,		20,980 00
Loans on Public Funds,		4,600 00
on Bank Stock,		3,160 00
on Real Estate,		182,092 76
on Personal Security,		24,318 00
to Counties, Cities and Towns,		23,500 00
Expense Account,		525 75
Cash on hand,		7,723 81
	\$370,900 32	\$370,900 32

Number of Depositors,	1,285
Rate of ordinary dividends for the last year.	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,400 00
Average annual expenses,	1,000 00

LEICESTER SAVINGS BANK—LEICESTER.

[May 21.]

CHENEY HATCH, *President.**Treasurer, D. E. MERRIAM.*

Deposits,	\$159,859 51	
Profits,	50 00	
Interest,	3,354 52	
Bank Stock,		\$38,857 62
Loans on Public Funds,		1,500 00
on Real Estate,		93,050 00
on Personal Security,		19,609 00
to Counties, Cities and Towns,		6,400 00
Cash on hand,		3,847 41
	\$163,264 03	\$163,264 03

Number of Depositors,	431
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$4,106 40
Average annual expenses,	500 00

LEOMINSTER SAVINGS BANK—LEOMINSTER.

[April 24.]

LEONARD BURRAGE, *President*.*Treasurer*, A. L. BURDITT.

Deposits,	\$322,394 79	
Bank Stock,		\$21,060 25
Loans on Public Funds,		4,900 00
on Bank Stock,		8,100 00
on Real Estate,		211,510 00
on Personal Security,		64,375 00
on Railroad Stock,		3,000 00
to Counties, Cities and Towns,		2,000 00
Interest Account,		1,479 60
Bank Safe,		635 15
Cash on hand,		5,334 79
	\$322,394 79	\$322,394 79

Number of Depositors,	1,441
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$7,724 00
Average annual expenses,	600 00

LEXINGTON SAVINGS BANK—LEXINGTON.

[December 18.]

GEO. W. ROBINSON, *President*.*Treasurer*, LEONARD G. BABCOCK.

Deposits,	\$35,236 63	
Interest,	1,257 26	
Bills Payable,	7,000 00	
Loans on Real Estate,		\$23,000 00
on Personal Security,		19,050 00
Expense Account,		551 73
Cash on hand,		892 16
	\$43,493 89	\$43,493 89

Number of Depositors,	295
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

[April 9.]

HORATIO WOOD, *President.*

Treasurer, A. S. TYLER.

Deposits,	\$2,413,535 92	
Profits,	66,134 91	
Premium Account,	14,436 40	
Public Funds,		\$206,500 00
Bank Stock,		327,980 25
Railroad Bonds,		2,000 00
Real Estate,		15,000 00
Loans on Public Funds,		3,200 00
on Bank Stock,		26,900 00
on Real Estate,		1,447,125 00
on Personal Security,		166,500 00
to Counties, Cities and Towns,		235,000 00
to Banks, on interest,		62,322 82
Expense Account,		1,292 69
Interest,		77 21
Cash on hand,		209 26
	\$2,494,107 23	\$2,494,107 23

Number of Depositors,	10,045
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$23,443 00
Average annual expenses,	5,415 41

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

[April 9.]

THEODORE EDSON, *President.*

Treasurer, GEO. J. CARNEY.

Deposits,	\$1,759,390 08	
Profits,	20,147 00	
Public Funds,		\$733,000 00
Bank Stock,		97,000 00
Real Estate,		20,334 06
Loans on Public Funds,		25,400 00
on Real Estate,		126,778 15
to Counties, Cities and Towns,		680,975 00
to Banks, on interest,		96,000 00
Cash on hand,		50 34
	\$1,779,537 55	\$1,779,537 55

Number of Depositors,	5,215
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$75,000 00
Average annual expenses,	4,000 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

[August 16.]

THOMAS B. NEWHALL, *President*.*Treasurer*, B. V. FRENCH.

Deposits,	\$1,238,664 38	
Profits,	37,163 39	
Suspense Account,	20 00	
Bills Payable,	25,000 00	
Public Funds,		\$126,695 42
Bank Stock,		356,083 88
Railroad Bonds,		19,450 00
Real Estate,		44,529 24
Loans on Bank Stock,		6,750 00
on Real Estate,		641,730 00
on Personal Security,		28,142 26
to Counties, Cities and Towns,		19,000 00
to Banks, on interest,		52,706 31
Expense Account,		1,989 41
Cash on hand,		3,771 25
	\$1,300,847 77	\$1,300,847 77

Number of Depositors,	7,365
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$54,393 25
Average annual expenses,	5,500 00

LYNN INSTITUTION FOR SAVINGS—LYNN.

[August 30.]

JOSEPH N. SANDERSON, *President*.*Treasurer*, E. LOVEJOY.

Deposits,	\$1,396,688 50	
Profits,	98 57	
Interest,	4,870 57	
Public Funds,		\$60,000 00
Bank Stock,		157,289 00
Railroad Bonds,		21,000 00
Real Estate,		67,355 59
Loans on Bank Stock,		12,080 00
on Real Estate,		858,026 82
on Personal Security,		89,500 00
to Counties, Cities and Towns,		106,900 00
to Banks, on interest,		20,000 00
Expense Account,		518 12
Cash on hand,		8,988 11
	\$1,401,657 64	\$1,401,657 64

Number of Depositors,	4,708
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$27,700 00
Average annual expenses,	3,200 00

MALDEN SAVINGS BANK—MALDEN.

[August 30.]

HENRY BARRETT, *President.*

Treasurer, CHARLES MERRILL.

Deposits,	\$186,936 47	
Interest,	3,814 25	
Public Funds,		\$30,000 00
Bank Stock,		5,600 00
Loans on Real Estate,		129,150 00
on Personal Security,		6,000 00
to Counties, Cities and Towns,		15,000 00
Expense Account,		1,533 42
Cash on hand,		3,467 30
	\$190,750 72	\$190,750 72

Number of Depositors,	1,200
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$500 00

MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

[September 6.]

JOHN F. HARRIS, *President.*

Treasurer, WILLIAM GILLEY, Jr.

Deposits,	\$62,199 78	
Interest,	1,293 78	
Public Funds,		\$11,411 25
Loans on Real Estate,		40,250 00
to Counties, Cities and Towns,		3,047 00
Expense Account and fixtures,		1,051 21
Cash on hand,		7,734 10
	\$63,493 56	\$63,493 56

Number of Depositors,	545
Rate of ordinary dividends for the last year,	6 per cent.

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

[April 19.]

SIDNEY G. FAY, *President.**Treasurer, E. C. WHITNEY.*

Deposits,	\$615,527 50	
Profits,	1,915 90	
Bank Stock,		\$103,965 00
Loans on Real Estate,		460,650 00
on Personal Security,		9,100 00
to Counties, Cities and Towns,		38,000 00
Cash on hand,		5,728 40
	\$617,443 40	\$617,443 40

Number of Depositors,	1,954
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in any one bank,	\$84,650 75
Average annual expenses,	2,500 00

MECHANICS' SAVINGS BANK—LOWELL.

[March 26.]

WM. A. BURKE, *President.**Treasurer, C. C. HUTCHINSON.*

Deposits,	\$1,714,039 38	
Interest,	43,446 87	
Public Funds,		\$204,000 00
Bank Stock,		158,750 00
Railroad Bonds,		29,000 00
Real Estate,		29,087 23
Loans on Public Funds,		600 00
on Bank Stock,		9,300 00
on Real Estate,		1,066,181 25
on Personal Security,		171,500 00
on Railroad Stock,		800 00
to Counties, Cities and Towns,		44,800 00
Tax Account,		6,373 45
Expense Account,		1,141 70
Cash on hand,		35,952 62
	\$1,757,486 25	\$1,757,486 25

Number of Depositors,	4,151
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$27,200 00
Average annual expenses,	4,100 00

MECHANICS' SAVINGS BANK—HOLYOKE.

[November 20.]

JAMES H. NEWTON, *President*.*Treasurer*, C. B. PRESCOTT.

Deposits,	\$41,424 78	
Interest,	599 87	
Furniture and fixtures,		\$1,467 32
Loans on Public Funds,		150 00
on Real Estate,		29,929 00
on Personal Security,		10,000 00
Expense Account,		424 33
Cash on hand,		54 00
	\$42,024 65	\$42,024 65

Number of Depositors, 367

Rate of ordinary dividends for the last year, 6½ per cent.

Commenced business May 20, 1872.

MEDFORD SAVINGS BANK—MEDFORD.

[November 7.]

HENRY HASTINGS, *President*.*Treasurer*, HERBERT MAGOUN.

Deposits,	\$160,477 83	
Profits,	2,877 27	
Public Funds,		\$5,385 00
Bank Stock,		18,668 62
Railroad Bonds,		9,205 00
Loans on Bank Stock,		1,000 00
on Real Estate,		113,516 00
on Personal Security,		1,750 00
to Banks, on interest,		12,884 92
Furniture and fixtures,		400 00
Expense Account,		20 62
Cash on hand,		524 94
	\$163,355 10	\$163,355 10

Number of Depositors, 956

Rate of ordinary dividends for the last year, 6 per cent.

Extra dividends are made once in Five years.

Largest amount invested in the stock of any one bank, \$1,847 50

Average annual expenses, 600 00

MEDWAY SAVINGS BANK—MEDWAY.

[November 6.]

M. M. FISHER, *President.**Treasurer,* O. A. MASON.

Deposits,	\$57,049 72	
Interest,	566 27	
Bank Stock,		\$5,040 00
Loans on Real Estate,		40,149 13
on Personal Security,		11,830 00
Expense Account,		159 06
Cash on hand,		437 80
	<hr/>	<hr/>
	\$57,615 99	\$57,615 99
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Number of Depositors,		409
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Average annual expenses,		\$200 00
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MERCANTILE SAVINGS INSTITUTION—BOSTON.

[October 15.]

LYMAN S. HAPGOOD, *President.**Treasurer,* ANSON J. STONE.

Capital Stock,	\$205,757 20	
Deposits,	3,407,593 71	
Profit and Loss,	12,296 06	
Interest,	107,319 92	
Premium Account,	2,656 86	
Public Funds,		\$84,300 00
Bank Stock,		10,900 00
Railroad Bonds,		65,100 00
Real Estate,		182,543 73
Loans on Public Funds,		186,550 00
on Bank Stock,		3,400 00
on Real Estate,		2,083,281 43
on Personal Security,		191,706 66
on Railroad Stock,		26,900 00
to Counties, Cities and Towns,		807,200 00
Suspense Account,		1,000 00
Expense and Tax Accounts,		24,753 11
Dividend Account,		23,358 95
Cash on hand,		44,629 87
	<hr/>	<hr/>
	\$3,735,623 75	\$3,735,623 75
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Number of Depositors,		9,260
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1868.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$6,900 00
Average annual expenses,		9,542 92
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MERRIMACK RIVER SAVINGS BANK—LOWELL.

[October 24.]

JOSIAH G. PEABODY, *President*.*Treasurer*, G. W. KNOWLTON.

Deposits,	\$109,426 93	
Interest,	1,947 62	
Bank Stock,		\$12,119 38
Loans on Bank Stock,		1,700 00
on Real Estate,		72,625 00
on Personal Security,		15,119 58
Expense Account,		374 58
Interest Account,		51 48
Cash on hand,		9,384 53
	\$111,374 55	\$111,374 55

Number of Depositors,	333
Rate of the ordinary dividends for the last year,	6½ per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$3,880 50

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

[February 20.]

GEORGE M. BROOKS, *President*.*Treasurer*, GEORGE HEYWOOD.

Deposits,	\$865,346 70	
Profit and Loss,	9,111 14	
Interest,	10,973 81	
Public Funds,		\$148,000 00
Bank Stock,		255,000 00
Loans on Bank Stock,		500 00
on Real Estate,		376,196 00
on Personal Security,		53,400 00
to Counties, Cities and Towns,		40,328 00
to Banks, on interest,		3,067 73
Interest Account,		1,171 72
Cash on hand,		7,768 20
	\$885,431 65	\$885,431 65

Number of Depositors,	2,879
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	2,300 00

MILFORD SAVINGS BANK—MILFORD.

[April 16.]

ORISON UNDERWOOD, *President.**Treasurer,* A. G. UNDERWOOD.

Deposits,	\$432,789 96	
Profits,	9,802 29	
Interest,	12,603 48	
Public Funds,		\$46,100 00
Bank Stock,		33,068 87
Real Estate,		12,192 53
Loans on Public Funds,		9,800 00
on Bank Stock,		28,191 96
on Real Estate,		153,682 45
on Personal Security,		85,756 08
to Counties, Cities and Towns,		82,000 00
Cash on hand,		4,403 84
	\$455,195 73	\$455,195 73

Number of Depositors,	2,106
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$8,000 00
Average annual expenses,	1,500 00

MILLBURY SAVINGS BANK—MILLBURY.

[April 18.]

THOMAS J. HARRINGTON, *President.**Treasurer,* F. C. MILES.

Deposits,	\$259,507 57	
Interest,	4,681 21	
Public Funds,		\$35,000 00
Bank Stock,		40,200 00
Loans on Bank Stock,		500 00
on Real Estate,		156,400 00
to Counties, Cities and Towns,		27,500 00
Premium Account,		3,077 62
Expense Account,		150 75
Cash on hand,		1,360 41
	\$264,188 78	\$264,188 78

Number of Depositors,	822
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,500 00
Average annual expenses,	800 00

MONSON SAVINGS BANK—MONSON.

[November 19.]

CHARLES H. MERRICK, *President*.*Treasurer*, E. F. MORRIS.

Deposits,	\$51,662 79	
Interest,	748 43	
Bank Stock,		\$19,559 50
Loans on Bank Stock,		7,850 00
on Real Estate,		18,750 00
on Personal Security,		5,000 00
Expense Account,		152 33
Cash on hand,		1,099 39
	\$52,411 22	\$52,411 22

Number of Depositors,	238
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$4,400 00
Commenced business June 1, 1872.	

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

[September 12.]

GEORGE COBB, *President*.*Treasurer*, MATTHEW BARNEY.

Deposits,	\$530,578 53	
Profits,	356 94	
Interest,	740 36	
Public Funds,		\$66,600 00
Bank Stock,		118,200 00
Real Estate,		8,575 00
Loans on Public Funds,		3,950 00
on Bank Stock,		697 96
on Real Estate,		306,652 38
on Personal Security,		18,055 78
on Railroad Stock,		650 00
to Counties, Cities and Towns,		1,000 00
Expense Account,		353 67
Cash on hand,		6,941 04
	\$531,675 83	\$531,675 83

Number of Depositors,	1,591
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$20,000 00
Average annual expenses,	1,740 29

NATICK FIVE CENTS SAVINGS BANK—NATICK.

[October 31.]

JOHN KIMBALL, *President*.*Treasurer*, JAMES WHITNEY.

Deposits,	\$304,269 64	
Interest,	3,617 39	
Loans on Real Estate,		\$233,386 53
on Personal Security,		20,600 00
to Counties, Cities and Towns,		46,500 00
Cash on hand,		7,400 50
	\$307,887 03	\$307,887 03

Number of Depositors,	1,425
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Average annual expenses,	\$1,000 00

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

[September 10.]

GEORGE HOWLAND, Jr., *President*.*Treasurer*, B. RICKETSON.

Deposits,	\$2,268,833 42	
Profits,	11,191 32	
Interest and Discount,	77,935 87	
Premium Account,	23,869 94	
Public Funds,		\$1,394,125 00
Bank Stock,		105,100 00
Railroad Bonds,		83,500 00
Loans on Public Funds,		7,910 00
on Bank Stock,		3,240 00
on Real Estate,		386,977 99
on Personal Security,		377,249 85
to Counties, Cities and Towns,		1,020 00
Furniture and fixtures,		8,947 38
Expense Account,		2,354 51
Cash on hand,		11,405 82
	\$2,381,830 55	\$2,381,830 55

Number of Depositors,	10,804
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$49,400 00
Average annual expenses,	6,800 00

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

[September 11.]

WM. C. TABER, *President.**Treasurer,* CHARLES H. PIERCE.

Deposits,	\$7,089,058 02	
Profits,	279,723 73	
Public Funds,		\$2,845,997 25
Bank Stock,		1,179,350 00
Railroad Bonds,		657,807 50
Real Estate,		9,227 19
Loans on Public Funds,		55,504 00
on Bank Stock,		21,410 00
on Real Estate,		47,633 67
on Personal Security,		2,237,307 33
on Railroad Stock,		25,900 00
on Railroad Bonds,		2,000 00
to Counties, Cities and Towns,		172,903 50
to Banks, on interest,		81,630 47
Suspense Account,		23,647 06
Expense Account,		5,495 88
Cash on hand,		2,967 90
	\$7,368,781 75	\$7,368,781 75

Number of Depositors,	16,120
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$165,600 00
Average annual expenses,	13,474 46

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

[October 8.]

DAVID WOOD, *President.**Treasurer,* J. A. MAYNARD

Deposits,	\$725,976 64	
Profits,	4,347 51	
Interest,	22,189 55	
Public Funds,		\$127,875 00
Bank Stock,		87,600 00
Railroad Bonds,		16,437 00
Loans on Public Funds,		4,400 00
on Bank Stock,		6,300 00
on Real Estate,		326,145 00
on Personal Security,		62,790 00
to Counties, Cities and Towns,		104,280 00
to Banks, on interest,		15,212 13
Expense Account,		880 37
Cash on hand,		594 20
	\$752,513 70	\$752,513 70

Number of Depositors,	3,413
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$8,000 00
Average annual expenses,	1,700 00

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

[May 15.]

WM. ALLEN, *President.**Treasurer, L. MALTBY.*

Deposits,	\$1,565,537 57	
Profits,	46,159 52	
Public Funds,		\$279,000 00
Bank Stock,		50,800 00
Loans on Public Funds,		30,463 07
on Bank Stock,		46,863 70
on Real Estate,		639,279 00
on Personal Security,		253,075 92
to Counties, Cities and Towns,		247,873 15
Cash on hand,		64,337 25
	\$1,611,692 09	\$1,611,692 09
Number of Depositors,		4,788
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1868.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$5,300 00
Average annual expenses,		4,600 00

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

[May 29.]

JOHN F. ARNOLD, *President.**Treasurer, E. D. WHITAKER.*

Deposits,	\$566,252 48	
Interest,	10,843 10	
Due on Loan,	1,955 33	
Public Funds,		\$10,000 00
Bank Stock,		11,232 00
Real Estate,		8,000 00
Loans on Public Funds,		1,400 00
on Bank Stock,		9,968 00
on Real Estate,		327,202 00
on Personal Security,		165,804 00
to Counties, Cities and Towns,		45,258 66
Expense Account,		186 25
	\$579,050 91	\$579,050 91
Number of Depositors,		2,005
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$9,000 00
Average annual expenses,		2,204 61

NORTH BRIDGEWATER SAVINGS BANK—NORTH BRIDGEWATER.

[September 4.]

HENRY W. ROBINSON, *President.*

Treasurer, EDWARD SOUTHWORTH.

Deposits,	\$470,240 18	
Profits,	1,335 60	
Public Funds,		\$112 75
Bank Stock,		29,855 75
Loans on Real Estate,		253,813 68
on Personal Security,		170,843 00
Expense Account,		1,563 72
Cash on hand,		15,386 88
	\$471,575 78	\$471,575 78

Number of Depositors,2,031

Rate of ordinary dividends for the last year,6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank,\$12,971 50

Average annual expenses,1,200 00

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

[May 2.]

CHARLES ADAMS, Jr., *President.*

Treasurer, BONUM NYE.

Deposits,	\$232,380 56	
Profits,	1,447 61	
Public Funds,		\$50,000 00
Bank Stock,		11,500 00
Railroad Bonds,		35,000 00
Loans Real Estate,		124,825 00
on Personal Security,		2,700 00
to Counties, Cities and Towns,		5,000 00
Furniture and fixtures,		118 00
Expense Account,		30 20
Cash on hand,		4,654 97
	\$233,828 17	\$233,828 17

Number of Depositors,1,073

Rate of ordinary dividends for the last year,6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank,\$10,000 00

Average annual expenses,650 00

NORTH EASTON SAVINGS BANK—NORTH EASTON.

[June 11.]

F. L. AMES, *President.**Treasurer,* P. A. GIFFORD.

Deposits,	\$183,807 00	
Profits,	1,840 02	
Public Funds,		\$46,675 55
Bank Stock,		32,692 25
Railroad Bonds,		13,390 00
Loans on Bank Stock,		18,400 00
on Real Estate,		54,890 25
on Personal Security,		15,000 00
to Counties, Cities and Towns,		1,000 00
to Banks, on interest,		3,343 44
Expense Account,		4 12
Cash on hand,		251 11
	\$185,647 02	\$185,647 02
Number of Depositors,		675
Rate of the ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$10,690 00
Average annual expenses,		250 00

NORTH END SAVINGS BANK—BOSTON.

[February 21.]

ROBERT MARSH, *President.**Treasurer,* GEORGE C. TRUMBULL.

Deposits,	\$262,941 05	
Profits,	7,340 04	
Public Funds,		\$4,925 00
Bank Stock,		16,183 54
Railroad Bonds,		11,411 25
Loans on Public Funds,		1,000 00
on Bank Stock,		500 00
on Real Estate,		185,610 20
on Personal Security,		18,500 00
to Counties, Cities and Towns,		10,975 00
Furniture Account,		1,555 36
Expense Account,		1,624 57
Cash on hand,		17,996 17
	\$270,281 09	\$270,281 09
Number of Depositors,		1,030
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$5,767 42
Average annual expenses,		2,000 00

ORANGE SAVINGS BANK—ORANGE.

[May 14.]

A. J. CLARK, *President.**Treasurer,* GEORGE A. WHIPPLE.

Deposits,	\$14,112 89	
Loans on Public Funds,		\$1,000 00
on Real Estate,		3,600 00
on Personal Security,		7,000 00
Cash on hand,		2,512 89
	\$14,112 89	\$14,112 89

Number of Depositors, 101
 Commenced business in 1872.

PALMER SAVINGS BANK—PALMER.

[May 1.]

GEO. F. HILL, *President.**Treasurer,* MARSHALL W. FRENCH.

Deposits,	\$164,516 51	
Interest,	1,402 95	
Public Funds,		\$4,890 00
Bank Stock,		4,125 00
Loans on Public Funds,		3,734 18
on Real Estate,		76,925 00
on Personal Security,		54,680 00
to Banks, on interest,		14,823 33
Expense Account,		1,253 69
Cash on hand,		5,488 26
	\$165,919 46	\$165,919 46

Number of Depositors, 634
 Rate of ordinary dividends for the last year, 6 per cent.
 No extra dividends.
 Average annual expenses, \$218 00

PEOPLE'S SAVINGS BANK—WORCESTER.

[April 12.]

JOHN C. MASON, *President.**Treasurer,* C. M. BENT.

Deposits,	\$2,750,750 85	
Dividend Account,	54,335 86	
Interest,	40,740 40	
Suspense Account,	2,750 00	
Rents,	742 04	
Public Funds,		\$333,500 00
Bank Stock,		491,700 00
Railroad Bonds,		52,000 00
Real Estate,		65,000 00
Loans on Public Funds,		22,300 00
on Bank Stock,		22,200 00
on Real Estate,		1,468,755 00
on Personal Security,		208,298 76
on Railroad Stock,		4,700 00
to Counties, Cities and Towns,		3,200 00
to Banks, on interest,		13,896 37
Premium Account,		112,929 02
Expense Account,		1,234 07
Profit and Loss,		47,264 48
Cash on hand,		1,891 45
	\$2,849,319 15	\$2,849,319 15

Number of Depositors,	8,280
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$43,000 00
Average annual expenses,	6,300 00

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

[September 27.]

LEANDER LOVELL, *President.**Treasurer,* DANIEL J. ROBBINS.

Deposits,	\$412,616 40	
Profits,	972 51	
Interest,	3,772 38	
Public Funds,		\$98,310 00
Bank Stock,		22,900 00
Railroad Bonds,		45,000 00
Real Estate,		2,900 00
Loans on Public Funds,		3,900 00
on Bank Stock,		2,528 00
on Real Estate,		175,381 00
on Personal Security,		30,150 00
on Railroad Stock,		123 00
to Counties, Cities and Towns,		17,000 00
Suspense Account,		308 20
Expense Account,		953 74
Cash on hand,		17,907 35
	\$417,361 29	\$417,361 29

Number of Depositors,	2,216
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$2,500 00
Average annual expenses,	1,400 00

PLYMOUTH SAVINGS BANK—PLYMOUTH.

[September 27.]

JACOB H. LOUD, *President.**Treasurer,* JOHN J. RUSSELL.

Deposits,	\$1,812,084 70	
Profits,	19,969 73	
Interest,	28,423 89	
Suspense Account,	262 03	
Public Funds,		\$330,000 00
Bank Stock,		419,275 00
Railroad Bonds,		76,000 00
Real Estate,		7,918 95
Loans on Public Funds,		14,950 00
on Bank Stock,		10,100 00
on Real Estate,		626,758 46
on Personal Security,		93,597 17
on Railroad Stock,		22,890 00
to Counties, Cities and Towns,		251,346 25
Expense Account,		674 79
Cash on hand,		7,229 73
	\$1,860,740 35	\$1,860,740 35

Number of Depositors,	6,636
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$27,000 00
Average annual expenses,	4,548 11

PROVIDENT INSTITUTION FOR SAVINGS—BOSTON.

[March 19.]

JOHN AMORY LOWELL, *President.**Treasurer,* PETER WAINWRIGHT.

Deposits,	\$12,865,446 74	
Profit and Loss,	368,372 57	
Interest,	102,586 04	
Suspense Account,	6,570 34	
Public Funds,		\$653,625 09
Bank Stock,		1,193,100 00
Railroad Bonds,		609,250 00
Real Estate,		50,000 00
Loans on Public Funds,		76,000 00
on Bank Stock,		167,547 00
on Real Estate,		4,538,968 00
on Personal Security,		4,870,500 00
on Railroad Stock,		24,253 00
to Counties, Cities and Towns,		928,500 00
Expense Account,		5,986 25
Cash on hand,		225,246 35
	\$13,342,975 69	\$13,342,975 69

Number of Depositors,	33,917
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$188,100 00
Average annual expenses,	36,000 00

PROVIDENT INSTITUTION FOR SAVINGS—SALISBURY.

[October 9.]

WILLIAM C. BINNEY, *President.**Treasurer,* THOMAS J. CLARK.

Deposits,	\$1,101,038 66	
Profits,	6,000 00	
Interest,	38,668 17	
Public Funds,		\$229,000 00
Bank Stock,		133,825 00
Railroad Bonds,		55,000 00
Real Estate,		2,500 00
Loans on Real Estate,		183,050 00
on Personal Security,		249,700 00
to Counties, Cities and Towns,		273,000 00
to Banks, on interest,		18,000 00
Expense Account,		1,049 73
Cash on hand,		582 10
	\$1,145,706 83	\$1,145,706 83

Number of Depositors,	4,288
Rate of ordinary dividends for the last year.	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$10,000 00
Average annual expenses,	1,750 00

QUINCY SAVINGS BANK—QUINCY.

[June 13.]

EDWARD TURNER, *President.**Treasurer,* GEORGE L. GILL.

Deposits,	\$841,161 27	
Public Funds,		\$143,000 00
Bank Stock,		56,262 74
Railroad Bonds,		20,000 00
Loans on Public Funds,		1,000 00
on Bank Stock,		23,000 00
on Real Estate,		567,503 81
on Personal Security,		1,450 00
to Counties, Cities and Towns,		18,000 00
Interest Account,		4,944 94
Safe, furniture and fixtures,		2,000 00
Expense Account,		408 09
Cash on hand,		3,591 69
	\$841,161 27	\$841,161 27

Number of Depositors,	2,631
Rate of ordinary dividends for the last year,	6 per cent.
* Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$10,000 00
Average annual expenses,	2,200 00

RANDOLPH SAVINGS BANK—RANDOLPH.

[October 10.]

ATHERTON WALES, *President.**Treasurer,* SETH TURNER.

Deposits,	\$499,818 79	
Interest,	17,587 35	
Bills Payable,	9,027 16	
Public Funds,		\$71,000 00
Bank Stock,		63,200 00
Railroad Bonds,		85,000 00
Loans on Public Funds,		700 00
on Bank Stock,		10,200 00
on Real Estate,		178,250 00
on Personal Security,		63,100 00
to Counties and Towns,		42,500 00
Premium Account,		1,110 81
Expense Account,		6,760 43
Cash on hand,		4,612 06
	\$526,433 30	\$526,433 30

Number of Depositors,	1,639
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,000 00
Average annual expenses,	600 00

READING SAVINGS BANK—READING.

[October 2.]

EPHRIAM HUNT, *President.**Treasurer,* N. P. PRATT.

Deposits,	\$159,205 70	
Interest,	2,352 34	
Bank Stock,		\$13,800 00
Loans on Real Estate,		110,455 00
on Personal Security,		30,739 24
Expense Account,		4,090 10
Cash on hand,		2,473 70
	\$161,558 04	\$161,558 04

Number of Depositors,	600
Rate of the ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$4,000 00
Average annual expenses,	700 00

ROCKPORT SAVINGS BANK—ROCKPORT.

[August 22.]

HENRY DENNIS, *President*.*Treasurer*, NEWELL GILES.

Deposits,	\$290,664 92	
Profits,	2,356 78	
Bank Stock,		\$62,191 75
Loans on Bank Stock,		11,800 00
on Real Estate,		164,600 25
on Personal Security,		53,547 18
Cash on hand,		882 52
	\$293,021 70	\$293,021 70

Number of Depositors,	1,036
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,973 50
Average annual expenscs,	1,000 00

SALEM FIVE CENTS SAVINGS BANK—SALEM.

[August 21.]

HENRY L. WILLIAMS, *President*.*Treasurer*, CHARLES H. HENDERSON.

Deposits,	\$1,541,724 96	
Profits,	9,204 83	
Public Funds,		\$158,668 22
Bank Stock,		137,638 86
Railroad Bonds,		32,320 00
Loans on Public Funds,		23,100 00
on Bank Stock,		1,100 00
on Real Estate,		760,274 00
on Personal Security,		300,346 50
on Railroad Stock,		4,950 00
to Counties, Cities and Towns,		111,287 50
to Banks, on interest,		18,800 00
Cash on hand,		2,444 71
	\$1,550,929 79	\$1,550,929 79

Number of Depositors,	6,172
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$15,000 00
Average annual expenscs,	3,900 00

SALEM SAVINGS BANK—SALEM.

[August 20.]

JOSEPH S. CABOT, *President*.*Treasurer*, CHARLES E. SYMONDS.

Deposits,	\$5,277,416 67	
Profits,	176,719 98	
Public Funds,		\$1,237,000 00
Bank Stock,		292,690 00
Railroad Bonds,		100,000 00
Real Estate,		75,000 00
Loans on Public Funds,		30,000 00
on Bank Stock,		22,500 00
on Real Estate,		1,260,240 50
on Personal Security,		1,009,876 00
on Railroad Stock,		9,000 00
to Counties, Cities and Towns,		1,309,500 00
to Banks, on interest,		95,000 00
Cash on hand,		13,330 15
	\$5,454,136 65	\$5,454,136 65

Number of Depositors,	15,651
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$60,000 00
Average annual expenses,	11,000 00

SANDWICH SAVINGS BANK—SANDWICH.

[August 2.]

W. E. BOYDEN, *President*.*Treasurer*, CHARLES B. HALL.

Deposits,	\$73,227 47	
Profits,	4,826 06	
Public Funds,		\$6,500 00
Loans on Real Estate,		40,655 30
on Personal Security,		23,575 00
to Counties, Cities and Towns,		3,675 67
Cash on hand,		3,647 56
	\$78,053 53	\$78,053 53

Number of Depositors,	468
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Average annual expenses,	\$175 00

SCITUATE SAVINGS BANK—SCITUATE.

[September 3.]

JOHN BEALE, *President.**Treasurer, C. W. PROUTY.*

Deposits,	\$134,790 30	
Profits,	1,178 36	
Interest,	1,409 03	
Public Funds,		\$1,100 00
Bank Stock,		17,500 00
Loans on Real Estate,		90,037 00
on Personal Security,		9,153 23
to Counties, Cities and Towns,		12,270 00
Expense Account,		1,090 90
Cash on hand,		6,226 56
	\$137,377 69	\$137,377 69
Number of Depositors,		362
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1872.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$7,000 00
Average annual expenses,		275 00

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

[July 30.]

DAVID FAIRBANKS, *President.**Treasurer, J. H. DYER.*

Deposits,	\$513,137 53	
Profits,	10,715 25	
Interest,	9,532 37	
Public Funds,		\$89,500 00
Bank Stock,		60,000 00
Railroad Bonds,		55,500 00
Real Estate,		1,341 84
Loans on Real Estate,		86,264 00
on Personal Security,		95,481 50
to Counties, Cities and Towns,		121,775 00
Furniture and fixtures,		1,806 95
Expense Account,		1,183 38
Cash on hand,		20,532 48
	\$533,385 15	\$533,385 15
Number of Depositors,		1,665
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$12,600 00
Average annual expenses,		2,500 00

SHELBURNE FALLS FIVE CENTS SAVINGS BANK—SHELBURNE FALLS.

F. A. BALL, *President.* [May 18.] *Treasurer, A. K. HAWKS.*

Deposits,	\$514,280 93	
Profits,	8,012 90	
Interest,	212 11	
Public Funds,		\$23,000 00
Bank Stock,		44,400 00
Real Estate,		5,500 00
Loans on Bank Stock,		2,500 00
on Real Estate,		315,775 00
on Personal Security,		100,040 57
to Counties, Cities and Towns,		15,000 00
to Banks, on interest,		13,867 35
Cash on hand,		2,423 02
	\$522,505 94	\$522,505 94

Number of Depositors,	2,450
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in any one bank,	\$18,000 00
Average annual expenses,	1,500 00

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

SAMUEL HARTWELL, *President.* [October 22.] *Treasurer, S. M. LANE.*

Deposits,	\$674,932 91	
Profits,	5,221 14	
Interest,	7,844 86	
Public Funds,		\$236,800 00
Bank Stock,		56,000 00
Loans on Public Funds,		35,850 00
on Bank Stock,		2,100 00
on Real Estate,		255,321 50
on Personal Security,		72,700 00
to Counties, Cities and Towns,		15,400 00
to Banks, on interest,		13,000 00
Expense Account,		182 97
Tax Account,		561 27
Cash on hand,		83 17
	\$687,998 91	\$687,998 91

Number of Depositors,	2,260
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	1,967 52

SOUTH ADAMS SAVINGS BANK—SOUTH ADAMS.

[May 29.]

H. J. BLISS, *President*.*Treasurer*, H. H. WELLINGTON.

Deposits,	\$183,484 90	
Interest,	3,699 37	
Bank Stock,		\$18,900 00
Loans on Bank Stock,		10,900 00
on Real Estate,		54,875 00
on Personal Security,		93,525 00
to Counties, Cities and Towns,		1,000 00
to Banks, on interest,		4,320 00
Premium Account,		3,140 00
Expense Account,		398 82
Cash on hand,		125 45
	\$187,184 27	\$187,184 27
Number of Depositors,		654
Rate of ordinary dividends for the last year,		6 per cent.
Extra dividends are made once in		Five years.
Average annual expenses,		\$500 00

SOUTH BOSTON SAVINGS BANK—BOSTON.

[March 1.]

F. W. NICKERSON, *President*.*Treasurer*, D. McB. THAXTER.

Deposits,	\$871,435 21	
Suspense Account,	4 50	
Public Funds,		\$101,800 00
Bank Stock,		1,300 00
Railroad Bonds,		25,000 00
Real Estate,		55,527 63
Loans on Real Estate,		537,627 77
on Personal Security,		66,000 00
to Counties, Cities and Towns,		43,977 42
Furniture and fixtures,		1,632 95
Premium Account,		10,081 00
Interest Account,		9,504 01
Expense Account,		365 19
Profit and Loss Account,		2,969 67
Cash on hand,		15,654 07
	\$871,439 71	\$871,439 71
Number of Depositors,		4,160
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1872.		
Extra dividends are made once in		Three years.
Average annual expenses,		\$2,100 00

SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

[August 29.]

MOSES F. ROGERS, *President*.*Treasurer*, E. T. FOGG.

Deposits,	\$344,571 48	
Profits and Interest,	3,230 47	
Public Funds,		\$10,850 00
Bank Stock,		50,700 00
Loans on Real Estate,		233,727 02
on Personal Security,		40,260 00
to Counties, Cities and Towns,		8,032 00
Cash on hand,		4,232 93
	\$347,801 95	\$347,801 95

Number of Depositors,	1,019
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,500 00
Average annual expenses,	800 00

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

[September 24.]

ALBERT TIRRELL, *President*.*Treasurer*, B. F. WHITE.

Deposits,	\$210,474 75	
Profits and Interest,	878 89	
Bank Stock,		\$83,286 24
Loans on Real Estate,		106,169 66
on Personal Security,		12,931 37
to Banks, on interest,		3,871 00
Expense Account and Taxes,		498 37
Cash on hand,		4,597 00
	\$211,353 64	\$211,353 64

Number of Depositors,	640
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$12,910 25
Average annual expenses,	400 00

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

[May 8.]

JOSEPH C. PYNCHON, *President*.*Treasurer*, DANIEL J. MARSH.

Deposits,	\$1,073,400 00	
Profits,	14,356 21	
Public Funds,		\$260,000 00
Bank Stock,		44,500 00
Loans on Public Funds,		16,220 00
on Bank Stock,		23,300 00
on Real Estate,		731,200 00
Cash on hand,		12,536 21
	\$1,087,756 21	\$1,087,756 21
Number of Depositors,		4,829
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$9,400 00
Average annual expenses,		3,862 75

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

[May 11.]

JAMES M. THOMPSON, *President*.*Treasurer*, HENRY S. LEE.

Deposits,	\$5,022,554 25	
Profits,	25,109 48	
Public Funds,		\$1,025,935 00
Bank Stock,		413,900 00
Real Estate,		99,874 61
Loans on Public Funds,		130,000 00
on Bank Stock,		109,850 00
on Real Estate,		2,947,000 00
on Personal Security,		83,250 00
on Railroad Stock,		3,600 00
to Counties, Cities and Towns,		226,600 00
Cash on hand,		7,654 12
	\$5,047,663 73	\$5,047,663 73
Number of Depositors,		13,524
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$25,400 00
Average annual expenses,		8,103 73

SPENCER SAVINGS BANK—SPENCER.

[May 21.]

WM. UPHAM, *President.*

Treasurer, ERASTUS JONES.

Deposits,	\$26,459 82	
Interest,	247 40	
Bank Stock,		\$2,500 00
Loans on Real Estate,		14,100 00
on Personal Security,		5,000 00
to Counties, Cities and Towns,		4,000 00
Premium Account,		274 62
Expense Account,		23 47
Cash on hand,		809 13
	\$26,707 22	\$26,707 22
Number of Depositors,		122

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

[October 29.]

BENJA. F. RICHARDSON, *President.*

Treasurer, IRA GERRY.

Deposits,	\$255,644 97	
Profits and Interest,	13,031 43	
Public Funds,		\$10,000 00
Bank Stock,		5,100 00
Loans on Real Estate,		188,811 25
on Personal Security,		35,850 58
to Counties, Cities and Towns,		25,000 00
Cash on hand,		3,914 57
	\$268,676 40	\$278,676 40
Number of Depositors,		1,143
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1870.		
Extra dividends are made once in		Two years.
Largest amount invested in the stock of any one bank,		\$2,000 00
Average annual expenses,		1,000 00

STOCKBRIDGE SAVINGS BANK—SOUTHBRIDGE.

[May 28.]

MARSHALL WARNER, *President.**Treasurer,* H. J. DUNHAM.

Deposits,	\$18,562 88	
Interest,	374 33	
Loans on Real Estate,		\$14,435 00
on Personal Security,		2,610 00
Expense Account,		297 48
Cash on hand,		1,592 73
	\$18,935 21	\$18,935 21
Number of Depositors,		93
Rate of ordinary dividends for the last year,		6 per cent.
Average annual expenses,		\$297 48

SUFFOLK SAVINGS BANK—BOSTON.

[March 14.]

THOMAS LAMB, *President.**Treasurer,* CHAS. HENRY PARKER.

Deposits,	\$6,407,794 16	
Profits,	418,301 73	
Public Funds,		\$1,007,600 00
Bank Stock,		432,625 00
Railroad Bonds,		130,000 00
Real Estate,		200,595 71
Loans on Bank Stock,		20,000 00
on Real Estate,		2,281,408 92
on Personal Security,		2,617,500 00
on Railroad Stock,		50,000 00
to Banks, on interest,		44,276 60
Furniture Account,		1,994 00
Expense Account,		9,406 04
Cash on hand,		30,689 62
	\$6,826,095 89	\$6,826,095 89
Number of Depositors,		17,462
Rate of ordinary dividends for the last year,		5 per cent.
Last dividend of reserved profits, in 1868.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$62,400 00
Average annual expenses,		22,853 56

TAUNTON SAVINGS BANK—TAUNTON.

[October 10.]

WILLIAM LOVERING, *President.*

Treasurer, HENRY R. WOOD.

Deposits,	\$1,061,559 26	
Profits,	2,807 43	
Interest,	28,508 54	
Public Funds,		\$27,150 00
Bank Stock,		55,534 62
Railroad Bonds,		30,000 00
Loans on Public Funds,		4,600 00
on Bank Stock,		19,400 00
on Real Estate,		720,211 70
on Personal Security,		225,185 00
Expense Account,		554 25
Cash on hand,		10,239 66
	\$1,092,875 23	\$1,092,875 23

Number of Depositors,	3,163
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$27,200 00
Average annual expenses,	2,000 00

TEMPLETON SAVINGS BANK—TEMPLETON.

[April 26.]

EDWIN SAWYER, *President.*

Treasurer, OTIS D. SAWIN.

Deposits,	\$17,745 50	
Interest,	343 79	
Bills Payable,	1,000 00	
Loans on Real Estate,		\$15,060 00
on Personal Security,		3,200 00
Dividend Account,		50 07
Expense Account,		191 47
Cash on hand,		587 75
	\$19,089 29	\$19,089 29

Number of Depositors,	111
Rate of the ordinary dividends for the last year,	6 per cent.

UNION INSTITUTION FOR SAVINGS—BOSTON.

[March 7.]

JOHN C. CROWLEY, *President*.*Treasurer*, GEORGE F. EMERY.

Deposits,	\$3,063,717 49	
Interest,	89,786 27	
Bank Stock,		\$12,018 00
Railroad Bonds,		21,200 00
Real Estate,		274,800 00
Loans Real Estate,		2,282,648 10
on Personal Security,		340,568 46
to Counties, Cities and Towns,		149,000 00
to Banks, on interest,		24,282 57
Expense Account,		7,343 26
Cash on hand,		41,643 37
	\$3,153,503 76	\$3,153,503 76
Number of Depositors,		8,971
Rate of ordinary dividends for the last year,		6½ per cent.
Last dividend of reserved profits, in 1870.		
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$12,018 00
Average annual expenses,		9,000 00

UNION SAVINGS BANK—FALL RIVER.

[November 13.]

AUGUSTUS CHACE, *President*.*Treasurer*, D. A. CHAPIN.

Deposits,	\$625,617 84	
Profits,	24,916 05	
Public Funds,		\$10,000 00
Bank Stock,		18,800 00
Real Estate,		29,499 17
Loans on Bank Stock,		1,000 00
on Real Estate,		321,530 97
on Personal Security,		234,594 00
to Counties, Cities and Towns,		10,000 00
Cash on hand,		25,109 75
	\$650,533 89	\$650,533 89
Number of Depositors,		1,476
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$13,640 00
Average annual expenses,		900 00

UXBRIDGE SAVINGS BANK—UXBRIDGE.

[April 18.]

Moses Taft, *President.*

Treasurer, C. A. Taft.

Deposits,	\$111,393 12	
Interest,	3,067 11	
Bank Stock,		\$18,977 12
Loans on Bank Stock,		4,500 00
on Real Estate,		54,250 00
on Personal Security,		26,825 00
Expense Account,		1,364 03
Cash on hand,		8,544 08
	\$114,460 23	\$114,460 23

Number of Depositors,536

Rate of ordinary dividends for the last year,6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank,\$5,610 00

Average annual expenses,425 00

WAKEFIELD SAVINGS BANK—WAKEFIELD.

[October 3.]

Cyrus Wakefield, *President.*

Treasurer, M. S. Southworth.

Deposits,	\$79,724 93	
Interest,	280 50	
Loans on Real Estate,		\$56,300 00
on Personal Security,		21,487 56
Expense Account,		945 51
Cash on hand,		1,272 36
	\$80,005 43	\$80,005 43

Number of Depositors,634

Rate of ordinary dividends for the last year,6 per cent.

No extra dividends.

WALES SAVINGS BANK—WALES.

[May 1.]

ELIJAH SHAW, *President.**Treasurer, J. C. BURLEY.*

Deposits,	\$24,122 90	
Profits,	1 21	
Bank Stock,		\$7,815 00
Loans on Public Funds,		100 00
on Real Estate,		5,908 00
on Personal Security,		2,396 00
to Banks, on interest,		7,397 67
Cash on hand,		507 44
	\$24,124 11	\$24,124 11

Number of Depositors,	146
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$2,400 00
Average annual expenses,	50 00

WALTHAM SAVINGS BANK—WALTHAM.

[December 30.]

HORATIO MOORE, *President.**Treasurer, J. S. WILLIAMS.*

Deposits,	\$1,242,906 14	
Interest,	315 81	
Public Funds,		\$45,000 00
Bank Stock,		65,625 00
Railroad Bonds,		10,000 00
Loans on Real Estate,		743,608 00
on Personal Security,		203,375 00
to Counties, Cities and Towns,		122,800 00
Premium Account,		2,900 00
Expense Account,		3,500 00
Cash on hand,		46,413 95
	\$1,243,221 95	\$1,243,221 95

Number of Depositors,	4,100
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$11,935 00
Average annual expenses,	2,000 00

WARE SAVINGS BANK—WARE.

[May 2.]

WM. HYDE, *President.**Treasurer,* OTIS LANE.

Deposits,	\$1,379,467 22	
Interest,	11,375 35	
Public Funds,		\$365,000 00
Bank Stock,		223,000 00
Railroad Bonds,		20,000 00
Loans on Public Funds,		7,950 00
on Bank Stock,		13,850 00
on Real Estate,		267,220 00
on Personal Security,		251,160 00
to Counties, Cities and Towns,		214,880 00
Expense Account,		1,030 71
Cash on hand,		26,751 86
	\$1,390,842 57	\$1,390,842 57

Number of Depositors,	3,713
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$30,100 00
Average annual expenses,	3,800 00

WAREHAM SAVINGS BANK—WAREHAM.

[August 3.]

ISAAC PRATT, *President.**Treasurer,* THOMAS R. MILES.

Deposits,	\$442,388 34	
Interest,	31,239 88	
Bank Stock,		\$189,562 84
Railroad Bonds,		14,910 05
Loans on Bank Stock,		20,950 00
on Real Estate,		51,700 00
on Personal Security,		165,514 07
on Railroad Stock,		9,000 00
to Counties, Cities and Towns,		5,000 00
Expense Account,		2,922 21
Cash on hand,		14,069 05
	\$473,628 22	\$473,628 22

Number of Depositors,	1,479
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$24,414 50
Average annual expenses,	1,238 38

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

[October 25.]

GEORGE OSBORN, *President*.*Treasurer*, FRANCIS BAKER.

Deposits,	\$828,008 47	
Profits,	22,435 25	
Reserve Fund,	3,989 00	
Public Funds,		\$181,000 00
Bank Stock,		84,473 00
Railroad Bonds,		3,000 00
Loans on Real Estate,		513,380 00
on Personal Security,		12,100 00
to Counties, Cities and Towns,		44,712 50
Cash on hand,		15,767 22
	<hr/>	<hr/>
	\$854,432 72	\$854,432 72

Number of Depositors, 2,826

Rate of ordinary dividends for the last year, 6 per cent.

Last dividend of reserved profits, in 1869.

No extra dividends.

Largest amount invested in the stock of any one bank, \$16,500 00

Average annual expenses, 1,600 00

WARREN INSTITUTION FOR SAVINGS—CHARLESTOWN.

[October 11.]

JAMES ADAMS, *President*.*Treasurer*, GEORGE F. TUFTS.

Deposits,	\$3,165,814 60	
Profit and Loss,	86,179 57	
Interest,	44,086 36	
Rent Account,	2,542 61	
Public Funds,		\$315,185 89
Bank Stock,		75,200 00
Real Estate,		50,000 00
Loans on Real Estate,		2,190,454 05
on Personal Security,		354,900 00
to Counties, Cities and Towns,		179,585 00
Interest Accrued,		46,278 25
Expense Account,		4,324 71
Cash on hand,		82,695 24
	<hr/>	<hr/>
	\$3,298,623 14	\$3,298,623 14

Number of Depositors, 9,395

Rate of ordinary dividends for the last year, 6½ per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$15,000 00

Average annual expenses, 7,918 12

WATERTOWN SAVINGS BANK—WATERTOWN.

[December 19.]

CHARLES J. BARRY, *President*.*Treasurer*, JOHN K. STICKNEY.

Deposits,	\$54,412 91	
Interest,	674 71	
Bank Stock,		\$4,100 00
Loans on Public Funds,		200 00
on Real Estate,		32,600 00
on Personal Security,		6,100 00
to Counties, Cities and Towns,		6,900 00
Furniture and fixtures,		1,180 00
Expense Account,		303 05
Cash on hand,		3,704 57
	\$55,087 62	\$55,087 62

Number of Depositors,	285
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$2,100 00
Average annual expenses,	253 25

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

[October 22.]

HENRY H. STEVENS, *President*.*Treasurer*, EDWIN MAY.

Deposits,	\$198,412 17	
Bank Stock,		\$29,785 50
Furniture Account,		1,550 00
Loans on Public Funds,		1,500 00
on Real Estate,		123,875 00
on Personal Security,		17,605 00
to Counties, Cities and Towns,		20,000 00
to Banks, on interest,		3,640 49
Interest Account,		26 85
Expense Account,		323 54
Cash on hand,		105 29
	\$198,412 17	\$198,412 17

Number of Depositors,	1,400
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$7,000 00
Average annual expenses,	800 00

WELLFLEET SAVINGS BANK—WELLFLEET.

[July 31.]

RICHARD R. FREEMAN, *President.**Treasurer,* THOMAS KEMP.

Deposits,	\$229,374 38	
Profits,	6,782 06	
Bills Payable,	1,242 76	
Bank Stock,		\$130,879 54
Railroad Bonds,		14,902 61
Loans on Real Estate,		13,500 00
on Personal Security,		57,537 00
to Counties, Cities and Towns,		20,175 00
Expense Account,		288 59
Cash on hand,		16 46
	\$237,399 20	\$237,399 20

Number of Depositors,	909
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$17,006 62
Average annual expenses,	600 00

WESTBOROUGH SAVINGS BANK—WESTBOROUGH.

[April 29.]

CYRUS FAY, *President.**Treasurer,* GEO. O. BRIGHAM.

Deposits,	\$113,436 99	
Interest,	758 16	
Bank Stock,		\$17,600 00
Loans on Real Estate,		76,880 00
on Personal Security,		13,900 00
to Counties, Cities and Towns,		2,000 00
Premium Account,		3,641 33
Expense Account,		5 75
Cash on hand,		168 07
	\$114,195 15	\$114,195 15

Number of Depositors,	543
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$8,600 00
Average annual expenses,	350 00

WEST BOSTON SAVINGS BANK—BOSTON.

[February 26.]

FRANKLIN HAVEN, *President.**Treasurer,* JAMES H. WILDER.

Deposits,	\$2,036,020 10	
Profits,	1,156 13	
Interest,	15,409 82	
Bank Stock,		\$164,825 87
Loans on Public Funds,		43,800 00
on Real Estate,		1,569,804 04
on Personal Security,		239,530 30
on Railroad Stock,		7,450 00
Expense Account,		3,967 73
Cash on hand,		23,208 11
	\$2,052,586 05	\$2,052,586 05

Number of Depositors,	5,984
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$25,632 75
Average annual expenses,	5,000 00

WESTFIELD SAVINGS BANK—WESTFIELD.

[May 10.]

CHARLES A. JESSUP, *President.**Treasurer,* V. W. CRAWSON.

Deposits,	\$638,608 94	
Profits,	2,624 35	
Interest,	3,382 62	
Suspense Account,	363 29	
Public Funds,		\$172,000 00
Bank Stock,		19,000 00
Loans on Public Funds,		6,690 42
on Bank Stock,		2,200 00
on Real Estate,		249,880 00
on Personal Security,		144,034 27
to Counties, Cities and Towns,		31,500 00
Premium Account,		3,500 00
Tax Account,		5,157 23
Expense Account,		1,378 04
Cash on hand,		9,639 24
	\$644,979 20	\$644,979 20

Number of Depositors,	2,400
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$15,800 00
Average annual expenses,	1,200 00

WEYMOUTH SAVINGS BANK—WEYMOUTH.

[July 24.]

JOHN W. LOUD, *President.**Treasurer,* AMOS S. WHITE.

Deposits,	\$700,749 85	
Profits,	3,613 52	
Public Funds,		\$119,000 00
Bank Stock,		61,700 00
Railroad Bonds,		10,000 00
Loans on Real Estate,		431,911 00
on Personal Security,		65,574 00
to Counties, Cities and Towns,		11,000 00
Cash on hand,		5,178 37
	\$704,363 37	\$704,363 37

Number of Depositors,	2,391
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profit, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$31,500 00
Average annual expenses,	1,200 00

WINCHENDON SAVINGS BANK—WINCHENDON.

[April 25.]

E. MURDOCK, Jr., *President.**Treasurer,* C. L. BEALS.

Deposits,	\$436,390 63	
Interest,	21,809 18	
Public Funds,		\$61,500 00
Bank Stock,		34,600 00
Railroad Bonds,		969 90
Loans on Real Estate,		135,400 20
on Personal Security,		213,285 83
Furniture Account,		1,200 90
Premium Account,		1,150 00
Expense Account,		2,286 52
Cash on hand,		7,807 36
	\$458,199 81	\$458,199 81

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$10,000 00

WINCHESTER SAVINGS BANK—WINCHESTER.

[September 28.]

D. N. SKILLINGS, *President.*

Treasurer, JOHN T. MANNEY.

Deposits,	\$41,218 06	
Interest,	1,139 94	
Loans on Real Estate,		\$23,400 00
on Personal Security,		17,233 54
to Banks, on interest,		1,119 28
Furniture Account,		239 90
Expense Account,		159 31
Cash on hand,		205 97
	\$42,358 00	\$42,358 00

Number of Depositors,	290
Rate of ordinary dividends for the last year,	6 per cent.

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

[November 27.]

STEPHEN DOW, *President.*

Treasurer, JAMES N. DOW.

Deposits,	\$353,301 40	
Interest,	8,985 15	
Public Funds,		\$40,000 00
Bank Stock,		20,141 00
Loans on Public Funds,		10,750 00
on Bank Stock,		10,000 00
on Real Estate,		187,362 16
on Personal Security,		86,800 00
to Counties, Cities and Towns,		2,500 00
Cash on hand,		4,733 39
	\$362,286 55	\$362,286 55

Number of Depositors,	2,231
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$6,070 00
Average annual expenses,	1,300 15

WORCESTER COUNTY INSTITUTION FOR SAVINGS—WORCESTER.

[April 3.]

A. H. BULLOCK, *President.**Treasurer,* CHARLES A. HAMILTON.

Deposits,	\$4,697,955 65	
Profits,	33,136 37	
Interest,	87,289 12	
Suspense Account,	59,083 78	
Dividend Account,	134,253 28	
Public Funds,		\$855,300 00
Bank Stock,		778,250 00
Loans on Public Funds,		30,100 00
on Bank Stock,		12,345 00
on Real Estate,		2,572,327 00
on Personal Security,		239,601 00
to Counties, Cities and Towns,		453,300 00
to Banks, on interest,		47,860 53
Expense Account,		2,556 21
Premium Account,		10,607 07
Cash on hand,		9,471 39
	\$5,011,718 20	\$5,011,718 20

Number of Depositors,	14,805
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$50,000 00
Average annual expenses,	9,000 00

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

[April 12.]

CHARLES L. PUTNAM, *President.**Treasurer,* GEORGE W. WHEELER.

Deposits,	\$920,462 13	
Profits,	28,534 62	
Suspense Account,	200 00	
Public Funds,		\$110,000 00
Bank Stock,		110,900 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		5,850 00
on Bank Stock,		10,000 00
on Real Estate,		398,732 00
on Personal Security,		4,400 00
to Counties, Cities and Towns,		276,500 00
Expense Account,		988 96
Cash on hand,		21,825 79
	\$949,196 75	\$949,196 75

Number of Depositors,	5,621
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$10,000 00
Average annual expenses,	3,500 00

WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

[April 11.]

HARRISON BLISS, *President.**Treasurer, H. WOODWARD.*

Deposits,	\$2,165,199 13	
Interest,	34,718 31	
Public Funds,		\$387,700 00
Bank Stock,		167,900 00
Loans on Public Funds,		12,200 00
on Bank Stock,		9,700 00
on Real Estate,		1,338,329 50
on Personal Security,		172,271 62
on Railroad Stock,		32,300 00
to Counties, Cities and Towns,		22,000 00
Premium Account,		8,916 25
Expense Account,		2,005 32
Cash on hand,		46,594 75
	\$2,199,917 44	\$2,199,917 44

Number of Depositors,	5,437
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$28,700 00
Average annual expenses,	5,500 00

WORCESTER NORTH SAVINGS INSTITUTION—FITCHBURG.

[April 25.]

AUGUSTUS WHITMAN, *President.**Treasurer, HENRY A. WILLIS.*

Deposits,	\$733,637 37	
Profits,	7,199 37	
Public Funds,		\$10,756 25
Bank Stock,		23,421 50
Railroad Bonds,		26,910 00
Loans on Bank Stock,		1,200 00
on Real Estate,		360,528 39
on Personal Security,		254,385 00
on Railroad Stock,		3,800 00
to Counties, Cities and Towns,		31,250 00
to Banks, on interest,		20,000 00
Expense Account,		1,577 17
Cash on hand,		7,008 43
	\$740,836 74	\$740,836 74

Number of Depositors,	2,022
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,737 50
Average annual dividends,	1,400 00

WORONOCO SAVINGS BANK—WESTFIELD.

[May 10.]

SAMUEL HORTON, *President.**Treasurer, R. WELLER.*

Deposits,	\$139,109 18	
Loans on Public Funds,		\$18,700 00
on Bank Stock,		3,780 00
on Real Estate,		64,621 25
on Personal Security,		35,650 00
to Counties, Cities and Towns,		12,000 00
Expense Account,		333 26
Cash on hand,		4,024 67
	\$139,109 18	\$139,109 18

Number of Depositors,	410
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	

WORCESTER SAFE DEPOSIT AND TRUST COMPANY—WORCESTER.

[October 23.]

GEORGE M. RICE, *President.**Secretary, E. B. Bisco.*

Capital Stock,	\$200,000 00	
Deposits,	1,150,704 60	
Certificates of Deposit,	110,866 41	
Interest,	1,110 53	
Exchange,	9 80	
Commissions,	98 75	
Safe Rental,	2,154 50	
Deposit Premium,	519 00	
Profit and Loss,	7,640 80	
Surplus Fund,	25,000 00	
Dividend Account,	400 00	
United States Bonds,		\$88,050 00
City and Town Bonds,		72,312 50
Railroad Bonds,		152,000 00
Bank Stock,		32,455 00
Demand Loans,		43,595 00
Loans on U. S. Bonds,		28,940 00
on Real Estate,		160,000 00
Notes Receivable,		768,308 15
Real Estate,		32,341 22
Furniture and fixtures,		11,377 33
Premium Account,		12,321 35
Clearing House Deposit,		700 00
Due from National Banks,		39,051 73
Expense,		214 44
Cash Items,		33 76
Cash,		56,803 91
	\$1,498,504 39	\$1,498,504 39

NEW ENGLAND TRUST COMPANY—BOSTON.

[October 30.]

AMOS A. LAWRENCE, *President.**Actuary,* JACOB H. LOUD.

Capital Stock,	\$500,000 00	
Deposits,	2,620,691 22	
Interest,	66,924 28	
Commissions,	2,125 70	
Trust Accounts,	102,238 35	
Furniture and fixtures,	283 08	
Profit and Loss,	29,398 09	
Investments of Capital Stock,		\$500,000 00
of Deposits,		2,535,058 89
for Trust Accounts,		99,096 19
Income of General Trust Fund,		662 71
Expense,		7,630 48
Stock in New England Trust Company,		5,338 82
Cash,		173,873 63
	\$3,321,660 72	\$3,321,660 72

INVESTMENTS.

City Bonds,	\$9,000 00
Railroad Bonds,	496,490 61
Loans on Real Estate,	211,227 50
Notes Receivable,	2,417,436 97

CHAPIN BANKING AND TRUST COMPANY—SPRINGFIELD.

[November 10.]

CHESTER W. CHAPIN, *President.**Cashier,* JAMES D. SAFFORD.

Capital Stock, paid in gold,	\$500,000 00	
Premium,	75,000 00	
Discount,	28,172 53	
Interest,	4,370 80	
Exchange,	1,277 19	
Deposits,	525,515 99	
Due to National Banks,	17,068 69	
Loans and Discounts,		\$977,916 09
Expense Account,		2,107 98
Furniture and fixtures,		636 25
Due from National Banks,		136,109 23
Cash Items,		15,227 37
Cash,		19,408 28
	\$1,151,405 20	\$1,151,405 20

COLLATERAL LOAN COMPANY—BOSTON.

[December 10.]

JOHN BIGELOW, *President*.*Cashier*, E. B. FOSTER.

Capital Stock	\$113,500 00	
Interest Account,	7,222 65	
Dividend Account,	608 00	
Notes Payable,	20,500 00	
Auction Sale,	4,852 85	
Reserve Account,	75 08	
Storage Account,	24 50	
Loans with pledge of goods and chattels,		\$130,143 63
Profit and Loss Account,		5,061 02
United States Bonds,		4,000 00
Furniture and Fixtures,		1,000 00
Expense Account,		4,103 32
General Interest Account,		190 41
Insurance Account,		414 65
Cash,		1,870 05
	\$146,783 08	\$146,783 08

ABSTRACT
OF THE
ANNUAL RETURNS
OF THE
SAVINGS BANKS.
1872.

BOSTON.					
	Boston Five Cents Savings Bank.	Boston Penny Savings Bank.	East Boston Savings Bank.	Emigrant Savings Bank.	Franklin Savings Bank.
Number of Depositors,	62,116	14,677	5,375	5,864	9,208
Amount of Deposits,	\$10,728,016 33	\$1,040,565 50	\$1,575,366 00	\$1,589,835 18	\$3,862,094 85
Number of Deposits during the year preceding,	61,466	11,176	12,261	14,224	9,073
Amount of the same,	\$3,887,584 18	\$498,927 17	\$966,219 00	\$1,388,174 06	\$1,137,823 74
Number of Deposits received during the year of and exceeding \$300 at one time,	2,283	258	528	1,102	802
Amount of the same,	\$1,261,700 00	\$135,891 20	\$292,324 00	\$654,875 58	\$459,521 13
Number of withdrawals during the year,	49,699	5,579	6,060	5,605	7,252
Amount of the same,	\$3,143,636 47	\$367,140 06	\$742,218 00	\$632,117 93	\$838,151 06
Number of accounts opened during the year,	9,075	1,917	2,361	3,822	1,907
Number of accounts closed during the year,	5,527	1,419	1,395	1,399	1,426
Amount of surplus on hand,	\$356,588 75	-	\$31,205 00	-	\$31,428 32
Public Funds,	2,069,000 00	-	-	\$245,850 00	516,346 92
Loans on public funds,	10,000 00	\$1,350 00	27,845 00	97,300 00	41,600 00
Bank Stock,	422,987 50	24,048 05	161,930 43	44,485 88	113,503 33
Loans on bank stock,	57,000 00	47,900 00	1,140 00	-	11,100 00
Deposits in banks, bearing interest,	312,538 20	-	5,000 00	71,663 37	61,540 98
Railroad Bonds,	240,000 00	10,000 00	-	44,000 00	9,737 50
Loans on railroad stock,	-	-	-	35,000 00	-
Invested in real estate,	102,303 34	121,639 94	8,790 37	-	-
Loans on mortgage of real estate,	6,292,900 00	634,579 57	991,089 53	939,051 36	2,882,445 64
Loans to county or town,	797,800 00	5,000 00	23,350 00	8,000 00	-
Loans on personal security,	655,000 00	205,207 76	375,370 00	123,000 00	242,400 00

Cash on hand,	\$15,422 00	-	\$2,510 04	\$11,653 21	\$2,554 60
Rate and amount of ordinary dividends for last year,	5 per cent., \$471,260 49	6 per cent., \$51,623 85	7 per cent., \$81,047 56	6 per cent., \$61,487 47	6 per cent., \$207,206 42
Average annual per cent. of dividends ending at time of and including last extra,	8 per cent.	7 per cent.	-	-	7 per cent.
Extra Dividend, how often declared,	Every 5 years.	No extra.	No extra.	No extra.	Every 3 years.
Annual Expenses of the institution,	\$40,930 54	\$5,000 00	\$4,500 00	\$6,909 86	\$10,956 91

<p><i>Boston Five Cents Savings Bank.</i>—Public Funds—United States Bonds, \$1,662,000; State of Maine, 150,000; Rhode Island, 100,000; New Hampshire, 50,000; Chelsea, 46,000; Boston, 229,000; Fall River, 10,000; Lowell, 100,000; Taunton, 32,000; Cambridge, 40,000; Somerville, 50,000.</p> <p>Loan on Public Funds—United States Bonds, \$10,000.</p> <p>Bank Stock owned—Third National, Springfield, \$10,000; Boston, 15,287.50; Hide and Leather, 37,500; Republic, 15,000; Second National, 12,000; First National, 25,000; Blackstone, 64,900; Suffolk, 22,100; Shawmut, 10,000; Tremont, 34,500; Continental, 10,000; Rockland, 20,000; Washington, 15,000; Howard, 20,000; Revere, 40,000; Commerce, 21,500; Merchants, 7,700; Webster, 12,500; Commonwealth, 30,000.</p> <p>Deposits in banks bearing interest—Rockland, \$100,000; Commonwealth, 133,580.65; North, 78,957.55.</p> <p>[In enumerating the Bank Stock owned, and upon which loans have been made, the word "National" is not repeated in the title of the corporation, save in cases where the corporate name consists of only that word coupled with a numeral.]</p> <p><i>Boston Penny Savings Bank.</i>—Public Funds—United States Bonds, \$50,000.</p> <p>Bank Stock owned—Everett, \$11,591.25; Hide and Leather, 11,333.75; North America, 1,123.05.</p> <p>Loans on Bank Stock—On Revere, \$10,000; Hide and Leather, 10,000; Everett, 17,400; Continental, 10,500.</p> <p>Loans on Public Funds—On United States Bonds, \$1,350.</p> <p>Railroad Bonds—Old Colony and Newport, \$10,000.</p> <p><i>East Boston Savings Bank.</i>—Loans on United States Bonds, \$27,845.1</p> <p>Bank Stock owned—Atlas, \$11,587.50; North America, 11,566; Boston, 3,380; Commerce, 27,254.50; Continental, 14,035; City, 1,130; Exchange, 230; Eagle, 3,652.95; Railroad Bonds—Old Colony and Newport, \$9,737.50.</p>	<p>Eliot, 14,158.75; Freeman's, 2,536; Howard, 7,176.25; Hide and Leather, 14,842.37; Massachusetts, 2,174.37; Mt. Vernon, 2,169; Merchants, 6,398.87; Market, 577.50; North, 7,137.25; Republic, 8,286.25; Redemption, 9,729.62; Second National, 3,575; Suffolk, 1,546.75; Shoe and Leather, 1,237.50; Traders', 2,415; Webster, 5,139.</p> <p>Loans on Bank Stock—On 45 shares Shoe and Leather, \$4,500; 50 Freeman's, 6,000; 6 Framingham, 540.</p> <p>Deposits in bank bearing interest—Hide and Leather, \$5,000.</p> <p><i>Emigrant Savings Bank.</i>—Public Funds—United States Bonds, \$34,850; Maine, 31,000; Boston, 9,000; Portland, 15,000; Chelsea, 12,000; Lowell, 54,000; Charlestown, 29,000; Fall River, 50,000; New Hampshire, 11,000.</p> <p>Loans on United States Bonds, \$56,800; On City Bonds, 40,500.</p> <p>Bank Stock owned—Commerce, \$4,617; Eliot, 13,021.25; State, 3,220; Webster, 10,027.38; Tremont, 13,600.25.</p> <p>Deposits in bearing interest—Boston, \$71,663.37,</p> <p>Railroad Bonds—Boston and Albany, \$9,000; Cape Cod, 10,000; Eastern, 25,000.</p> <p>Loans on Railroad Stock—On Boston and Albany, \$15,000; Eastern, 20,000.</p> <p><i>Franklin Savings Bank.</i>—Public Funds—United States Bonds, \$449,119.42; Massachusetts, 5,000; Boston, 62,227.50.</p> <p>Loans on Public Funds—On United States Bonds, \$41,600.</p> <p>Bank Stock owned—Continental, \$49,417.75; Webster, 2,905.75; Revere, 26,819.88; New England, 4,170; Atlas, 5,520; Second National, 5,602.95; North, 14,067; Third National, Springfield, 5,000.</p> <p>Loan on Bank Stock—On 16 Taunton, 21 Bristol County, 3 New England, 27 Tremont, 13 Shoe & Leather, 5 Continental and 27 Boston & Albany Railroad, \$11,000.</p> <p>Deposits in bank bearing interest—Continental, \$61,540.98.</p> <p>Railroad Bonds—Old Colony and Newport, \$9,737.50.</p>
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	BOSTON.				
	Home Savings Bank.	Mercantile Savings Bank.	North-End Savings Bank.	Provident Institution for Savings.	South Boston Savings Bank.
Number of Depositors,	16,400	9,387	1,250	32,870	5,082
Amount of Deposits,	\$4,696,276 42	\$3,518,750 80*	\$362,237 69	\$12,967,903 85	\$1,074,921 34
Number of Deposits during the year preceding,	30,605	33,368	3,040	24,267	11,381
Amount of the same,	\$3,255,468 87	\$2,933,387 47	\$279,956 81	\$19,386 71	\$628,538 49
Number of Deposits received during the year of and exceeding \$300 at one time,	1,881	2,824	252	1,347	436
Amount of the same,	\$1,201,579 17	\$1,784,158 97	\$142,520 41	\$702,462 00	\$244,103 65
Number of withdrawals during the year,	13,928	10,241	1,444	18,988 00	4,823
Amount of the same,	\$2,044,653 57	\$1,829,158 39	\$159,238 42	\$2,642,025 29	\$312,708 82
Number of accounts opened during the year,	7,734	4,461	788	4,067	2,281
Number of accounts closed during the year,	2,979	1,801	422	4,725	1,102
Amount of surplus on hand,	\$33,825 19	\$42,972 37	—	—	\$1,530 50
Public Funds,	11,216 42	646,500 00	\$14,000 00	\$209,500 00	101,800 00
Loans on public funds,	50,300 00	278,600 00	1,000 00	76,000 00	10,000 00
Bank Stock,	211,113 24	12,512 75	18,283 79	11,931 00	13,708 50
Loans on bank stock,	115,460 00	3,400 00	1,700 00	150,287 00	—
Deposits in banks, bearing interest,	78,542 30	81,530 99	—	198,753 07	20,959 01
Railroad Bonds,	50,000 00	65,100 00	11,411 25	459,250 00	36,000 00
Loans on railroad stock,	18,250 00	10,000 00	2,700 00	20,713 00	—
Invested in real estate,	—	182,228 70	—	50,000 00	91,544 99
Loans on mortgage of real estate,	2,903,389 75	2,089,611 96	251,881 45	4,796,800 00	670,467 50
Loans to county or town,	445,500 00	205,000 00	10,975 00	915,400 00	44,997 42
Loans on personal security,	772,059 00	204,981 66	32,700 00	5,038,500 00	66,000 00

Cash on hand,	\$15,549 51	\$9,523 17	\$18,899 78	\$202,689 40	\$24,129 00
Rate and amount of ordinary dividends for last year,	} 6 per cent.,	5½ per cent.,	6 per cent.,	5 per cent.,	6 per cent.,
	} \$229,592 90	\$156,100 43	\$13,320 38	\$612,354 21	\$45,562 84
Average annual per cent. of dividends ending at time of and including last extra,	—	7 per cent.	—	8 per cent.	7½ per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra.	Every 5 years.	Every 3 years.
Annual Expenses of the institution,	\$10,000 00	\$15,267 19	\$2,000 00	\$33,357 44	\$2,500 00

Home Savings Bank.—Public Funds—United States Bonds, \$4,978.25. Bangor, 6,238.17.
Loans on Public Funds—On City Bonds, \$16,700; New Hampshire, 1,000; United States, 32,600.

Bank Stock owned—Atlas, \$4,416.50; Boston, 4,407; Columbian, 2,340; Commerce, 6,877.75; Eliot, 3,006.25; Hide and Leather, 4,530; Howard, 16,153.87; Market, 11,833.75; Market, Brighton, 20,449; Massachusetts, 4,845; Merchants', 9,823.25; New England, 2,705; North America, 3,700.12; Revere, 16,776.25; Second National, Boston, 2,940; Suffolk, 4,910; Tremont, 14,575; Webster, 3,425.75; Freeman's, 12,908.25; North, 23,533.75; Redemption, 15,514.25; Shawmut, 7,322.50; Shoe and Leather, 14,050.

Loans on Bank Stock—Townsend, \$10,000; Dedham, 6,000; South Reading, 10,320; Leominster, 8,000; Howard, 2,500; Republic, 10,000; Eliot, 2,340; Continental, 2,000; Blackstone, 5,000; Shawmut, 5,000; Eleventh Ward, 49,500; First National, 2,000; Second National, 2,800.
Railroad Bonds—Worcester and Nashua, \$50,000.

Mercantile Savings Institution.—Public Funds—United States Bonds, \$35,000; Maine, 39,200; New Hampshire, 6,000; Connecticut, 4,100; County of Sagadahoc, 11,000; Boston, 16,000; Portland, 37,500; Bath, 84,200; Calais, 1,700; Cambridge, 300; Lynn, 43,000; Belfast, 59,000; Bangor, 24,000; Rockland, 80,000; Hartford, 13,000; Augusta, 20,700; Charlestown, 33,000; Manchester, 32,500; Chelsea, 49,000; Lowell, 15,000; Newburyport, 24,500; Somerville, 17,500.

Loan on Public Funds—On United States Bonds, \$118,600; City and Town Bonds, 160,000.

Bank Stock owned—Tremont, \$1,400.50; Republic, 982.50; Continental, 6,736.50; Atlas, 3,391.25.

Loans on Bank Stock—Boston, \$2,000; Blue Hill, 600; State, 800.

Deposits in banks bearing interest—Boston, \$70,731.22; Blackstone, 10,799.77.

Railroad Bonds—Old Colony and Newport, \$8,000; Cheshire, 27,100; Worcester and Nashua, 30,000.

Loans on Railroad Stock—On Boston and Albany, 100 shares, \$10,000.
* Capital Stock, \$203,571.18; number of stockholders, 231.

North-End Savings Bank.—Public Funds—Maine Bonds, \$5,000; Bath, 6,000; Belfast, 3,000.

Bank Stock owned—City, \$3,521.75; Shoe and Leather, 3,782; Revere, 3,112.37; First National, Chelsea, 5,767.42; Tremont, 2,100.25.

Loans on Bank Stock—Monument, \$500; Shoe and Leather, 800; State, 400.

Railroad Bonds—Old Colony and Newport, \$10,431.25; Eastern 980.

Provident Institution for Savings.—Public Funds—Massachusetts Bonds, \$209,500. Loans on Public Funds—On \$40,000 United States Bonds, 40,000; 35,000 Massachusetts, 35,000.

Bank Stock owned—Atlantic, \$21,500; Atlas, 67,500; Old Boston, 35,000; City, 31,500; Continental, 66,800; Columbian, 42,800; Eagle, 45,000; Globe, 31,500; Hamilton, 33,700; Hide and Leather, 22,500; Massachusetts, 22,500; Merchants', 75,000; Market, 52,000; New England, 23,900; North, 36,000; Revere, 40,000; State, 43,900; Suffolk, 45,000; Shoe and Leather, 50,000; Second National, 64,000; Tremont, 90,000; Union, 31,200; Washington, 33,700; Webster, 188,100.

Loans on Bank Stock—100 shares Tremont, \$9,000; 1,000 Hamilton, 90,000; 120 Third National, 10,000; 256 Continental, 23,000; 112 Howard, 10,000; 70 Columbian, 6,667; 100 Tremont, 9,000; 10 North America and 10 Atlantic, 1,620.

Railroad Bonds—Old Colony and Newport, \$225,250; Eastern, 234,000.

Loans on Railroad Stock—On 30 shares Boston and Lowell, \$13,333; 85 Boston and Albany, 6,500; 11 Boston and Providence, 880.

South Boston Savings Bank.—Public Funds—United States Bonds, \$101,800.

Loans on United States Bonds, \$10,000.

Bank Stock owned—Howard, \$1,433.50; Eliot, 12,275.

Deposits in bank bearing interest—Broadway, \$20,959.01.

Railroad Bonds—Old Colony and Newport, \$20,000; Cape Cod, 16,000.

	BOSTON.				
	Suffolk Savings Bank.	Union Institution for Savings.	West Boston Savings Bank.	Elliot Five Cents Savings Bank.	Institution for Savings in Roxbury and its vicinity.
Number of Depositors,	18,018	9,534	6,888	4,328	6,542
Amount of Deposits,	\$6,799,742 28	\$3,489,083 76	\$2,424,118 04	\$904,892 64	\$2,195,784 09
Number of Deposits during the year preceding,	14,481	17,110	12,961	7,086	9,296
Amount of the same,	\$1,547,882 00	\$1,768,259 23	\$1,330,664 59	\$396,670 15	\$695,536 00
Number of Deposits received during the year of and exceeding \$300 at one time,	1,375	1,650	1,035	178	449
Amount of the same,	\$760,960 00	\$1,050,170 00	\$585,735 46	\$144,263 00	\$265,688 00
Number of withdrawals during the year,	9,293	9,770	6,987	3,146	5,661
Amount of the same,	\$1,119,536 54	\$1,284,736 07	\$737,480 32	\$250,929 07	\$521,981 50
Number of accounts opened during the year,	3,335	3,258	2,713	1,220	1,769
Number of accounts closed during the year,	2,267	2,310	1,266	690	1,082
Amount of surplus on hand,	\$485,930 89	\$58,727 82	\$5,522 82	\$10,693 38	\$19,559 32
Public Funds,	712,000 00	143,959 00	-	63,000 00	156,063 65
Loans on public funds,	-	100,000 00	11,430 00	59,000 00	58,100 00
Bank Stock,	432,625 00	12,018 00	210,324 50	55,400 00	160,904 47
Loans on bank stock,	20,000 00	-	-	14,800 00	36,000 00
Deposits in banks, bearing interest,	57,198 06	29,823 67	12,866 40	-	-
Railroad Bonds,	130,000 00	21,200 00	-	55,000 00	130,000 00
Loans on railroad stock,	290,000 00	-	-	-	-
Invested in real estate,	200,595 71	299,800 00	-	-	-
Loans on mortgage of real estate,	2,513,801 10	2,457,980 77	1,765,331 54	520,275 00	893,591 97
Loans to county or town,	-	-	2,000 00	-	33,900 00
Loans on personal security,	2,908,000 00	479,028 96	378,423 50	140,000 00	691,091 60

Cash on hand,	\$21,453 30	\$4,001 18	\$7,792 16	\$14,050 89	\$44,891 72
Rate and amount of ordinary dividends for last year,	5 per cent., \$292,626 92	6 per cent., \$164,694 55	7 per cent., \$137,852 63	6 per cent., \$44,894 53	6 per cent., \$113,270 90
Average annual per cent. of dividends ending at time of and including last extra,	8 per cent.	—	—	8 per cent.	7 $\frac{7}{10}$ per cent.
Extra Dividend, how often declared,	Every 5 years.	No extra.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$23,049 24	\$7,000 00	\$7,646 13	\$4,336 49	\$6,500 00

Suffolk Savings Bank.—Public Funds—United States Bonds, \$330,500; Massachusetts, 169,500; Portland, 100,000; Boston, 68,000; Salem, 44,000.

Bank Stock owned—Market, \$15,000; Washington, 15,000; Hamilton, 15,000; State, 11,700; Shoe and Leather, 10,000; Bay State, 13,125; City, 15,000; Bank of Commerce, 20,000; Union, 10,000; Merchants', 53,200; Columbian, 49,200; Massachusetts, 5,000; Webster, 37,500; Railroad, 5,000; New England, 1,100; Eagle, 36,100; Atlas, 62,400; Revere, 40,000; Shawmut, 13,300; Hide and Leather, 5,000.

Loans on Bank Stock—On 100 shares Third National, Springfield, \$10,000; 100 Northampton, 5,000; 51 First National, New Bedford, 5,000.

Deposit in bank bearing interest—New Bedford, \$57,198.06.

Railroad Bonds—Old Colony and Newport, \$130,000.

Loans on Railroad Stock, with principal and two sureties—250 shares Old Colony and Newport and 500 shares Philadelphia, Wilmington and Baltimore, \$50,000; 500 shares preferred stock of Cedar Rapids and Miss. River, 50,000; 1,000 shares Chicago, Iowa and Nebraska, 100,000; 30 bonds Iowa Falls and Sioux City and 30 Union Pacific, 40,000; 60 Union Pacific, 50,000.

Union Institution for Savings.—Public Funds—Boston, \$24,000; Lowell, 50,000; Charlestown, 40,334; Cambridge, 5,000; Roxbury, 4,625; Medford, 20,000; Loans on Public Funds—On United States Bonds, \$100,000.

Bank Stock owned—Commerce, \$12,018.

Deposit in bank bearing interest—Commerce, \$29,823.67.

Railroad Bonds—Boston and Lowell, \$21,200.

West Boston Savings Bank.—Loans on Public Funds—On United States Bonds, \$11,430.

Bank Stock owned—Merchants', \$32,255.25; Tremont, 25,745.50; Commerce, 24,993.37; Republic, 20,633.75; Hamilton, 18,170; Atlas, 12,200; Continental, 12,120; Webster, 10,833.50; Eagle, 10,850; Commonwealth, 10,637.50; Hide and Leather,

11,574.25; North, 6,077; Redemption, 6,050; Bank of Brighton, 5,600; Mount Vernon, 2,564.38.

Deposits in banks bearing interest—Brighton, \$10,000; Merchants', 2,866.40. Loans on Railroad Stock—6 Boston and Albany, \$600; 4 Boston and Lowell, 1,450; 435 Rutland with two sureties, 6,000.

Elliot Five Cents Savings Bank.—Public Funds—United States Bonds, \$51,000; Charlestown, 6,000; Maine, 1,000; Portland, 5,000.

Loans on United States Bonds, \$45,000; on United States and City and Railroad Stocks, 14,000.

Bank Stock owned—Commerce, \$1,700; Market, 3,000; Merchants', 3,000; Mount Vernon, 6,100; Atlantic, 1,000; Elliot, 1,000; State, 1,400; Eagle, 1,000; Columbian, 2,000; Maverick, 600; North America, 1,000; Redemption, 2,000; Naumkeag, 1,000; People's, 13,000; Shawmut, 4,300; Atlas, 7,000; Continental, 5,000; Howard, 1,300.

Loans on Bank Stock—27 First National, \$2,700; 30 First National, 4,000; 80 Hide and Leather, 8,000; 1 People's, 100.

Railroad Bonds—Old Colony and Newport, \$10,000; Cape Cod, 15,000; Boston and Lowell, 30,000.

Institution for Savings in Roxbury and vicinity.—Public Funds—United States Bonds, \$144,623.65; Vermont, 11,440.

Loans on Public Funds—On United States Bonds, \$43,100; Boston, 15,000.

Bank Stock owned—Market, \$2,500; Washington, 31,494; North, 25,680.47; Commerce, 2,000; Atlantic, 5,000; People's, 21,000; State, 2,300; Second National, 5,500; Atlas, 6,000; Revere, 20,000; First National, Boston, 20,000; Rockland, 19,430.

Loans on Bank Stock—On 5 shares People's, \$450; 20 First National, Danvers, 1,350; 100 Republic, 10,000; 40 Blackstone, 3,000; 5 Massachusetts, 1,250; 80 Collateral Loan, 7,200; 4 Rockland, 400; 40 Fairhaven and 20 Rockland, 5,000; 60 Mechanics', New Bedford, 6,000.

Railroad Bonds—South Shore, \$130,000.

	BOSTON.		CHELSEA.		AMESBURY.		ANDOVER.		BEVERLY.	
	Dorchester Savings Bank.		Chelsea Savings Bank.		Amesbury Savings Bank.		Andover Savings Bank.		Beverly Savings Bank.	
Number of Depositors,	1,499		3,844		189		2,653		1,643	
Amount of Deposits,	\$471,120 61		\$694,599 39		\$30,343 59		\$930,407 63		\$424,060 48	
Number of Deposits during the year preceding,	1,489		6,463		248		2,169		4,602	
Amount of the same,	\$145,144 00		\$291,605 09		\$23,171 13		\$211,046 47		\$171,801 36	
Number of Deposits received during the year of and exceeding \$300 at one time,	126		184		23		184		147	
Amount of the same,	\$126,739 27		\$95,888 00		\$12,233 11		\$98,834 00		\$74,994 79	
Number of withdrawals during the year,	848		2,749		49		1,184		721	
Amount of the same,	\$119,731 44		\$221,962 39		\$6,949 92		\$155,048 60		\$67,070 82	
Number of accounts opened during the year,	324		1,153		99		508		450	
Number of accounts closed during the year,	188		740		24		281		142	
Amount of surplus on hand,	\$18,107 10		\$6,254 52		\$181 31		\$24,380 51		-	
Public Funds,	19,436 00		42,463 75		-		257,500 00		6,128 50	
Loans on public funds,	-		-		-		11,500 00		9,250 00	
Bank Stock,	38,968 50		69,646 31		-		107,400 00		79,834 98	
Loans on bank stock,	-		-		-		-		8,200 00	
Deposits in banks, bearing interest,	-		-		-		1,594 03		-	
Railroad Bonds,	24,664 23		-		-		-		-	
Loans on railroad stock,	-		-		-		-		-	
Invested in real estate,	6,000 00		12,913 50		-		-		-	
Loans on mortgage of real estate,	288,527 18		419,624 98		-		173,513 78		268,318 00	
Loans to county or town,	2,000 00		137,252 25		-		348,000 00		30,000 00	
Loans on personal security,	102,283 00		10,000 00		12,776 22		52,935 00		7,650 00	

Cash on hand,	\$7,348 80	\$8,953 12	\$122 50	\$345 33	\$13,311 26
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$25,358 68	6 per cent., \$34,221 14	6 per cent., \$1,240 65	7 per cent., \$56,992 65	6 per cent., \$20,719 99
Average annual per cent, of dividends ending at time of and including last extra,	7½ per cent.	8 per cent.	-	7 per cent.	-
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$1,800 00	\$2,613 77	\$150 00	\$1,400 00	\$750 00

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Dorchester Savings Bank.—Public Funds—United States Bonds, \$19,436.
Bank Stock owned—First National, Boston, \$1,600; Second National, Boston, 907.50; Republic, 3,824; Commerce, 2,558.75; City, 1,562.25; Suffolk, 1,800; Hamilton, 2,892.75; State, 662.50; Massachusetts, 1,350; Tremont, 1,359.75; Atlas, 1,510; Revere, 5,492.25; Blue Hill, 1,121; Union, 1,467.75; North, 728.25; Traders', 922.25; Eagle, 3,044.25; New England, 3,005.25; Rockland, 8,170.
Railroad Bonds—Eastern, \$10,439.25; Old Colony, 987.83; Boston and Albany, 8,467.15; Boston and Lowell, 4,770.

Chelsea Savings Bank.—United States Bonds, \$20,000; Maine, 15,137.50; New Hampshire, 3,915; Vermont, 1,476.25; Rhode Island, 1,935.
Bank Stock owned—First National, Chelsea, \$5,870; North, 2,774.25; Howard, 4,870; Massachusetts, 9,798.12; Continental, 7,268.50; Commerce, 1,992.50; Traders', 2,706.75; Exchange, 3,022.35; First National, South Weymouth, 2,420.50; North America, 1,037.50; Boylston, 2,887; Exchange, Salem, 626.50; Atlas, 10,988.25; State, 2,125.50; Suffolk, 1,450; City, 6,108.76; Eagle, 3,115.75; Webster, 583.84.

Andover Savings Bank.—Public Funds—United States Bonds, \$212,500; New Hampshire, 25,000; Maine, 20,000.
Loans on Public Funds—On United States Bonds, \$11,500; Savings Bank Books, 2,000.
Bank Stock owned—Merchants', \$2,500; First National, 2,500; Bay State, 7,500; Andover, 15,000; Blackstone, 12,000; Revere, 30,000; Republic, 22,500; Webster, 15,400.
Deposit in bank bearing interest—Andover, \$1,594.03.

Beverly Savings Bank.—Public Funds—United States Bonds, \$6,128.50.
Loans on Public Funds—United States Bonds, \$9,250.
Bank Stock owned—Market, \$5,753.50; Traders', 5,259.50; City, 5,390; Howard, 5,398.62; Eagle, 4,415.50; Revere, 5,994; Massachusetts, 7,803.87; North, 6,032.62; Atlas, 5,954.87; Hide and Leather, 5,855.50; Shoe and Leather, 3,606.50; First National, Lynn, 3,458.50; Exchange, Salem, 3,781.50; Salem, 3,688.50; Beverly, 1,442.
Loans on Bank Stock—On 37 Rockland, \$4,300; 31 Beverly, 3,000; Savings Bank Books, 900.

	DANVERS.	GEORGETOWN.	GLOUCESTER.	GROVELAND.	HAVERHILL.
	Danvers Savings Bank.	Georgetown Savings Bank.	Cape Ann Savings Bank.	Groveland Savings Bank.	City Five Cents Savings Bank.
Number of Depositors,	2,520	268	3,115	109	3,201
Amount of Deposits,	\$770,881 15	\$49,251 51	\$810,719 45	\$17,364 15	\$575,549 68
Number of Deposits during the year preceding,	1,447	263	2,902	101	5,220
Amount of the same,	\$145,951 27	\$20,797 00	\$249,522 00	\$6,875 32	\$310,064 21
Number of Deposits received during the year of and exceeding \$300 at one time,	139	14	178	6	245
Amount of the same,	\$77,969 00	\$9,000 00	\$89,432 00	\$2,600 00	\$140,187 59
Number of withdrawals during the year,	1,108	106	1,731	23	1,587
Amount of the same,	\$112,933 02	\$6,964 73	\$164,305 03	\$2,427 72	\$138,315 51
Number of accounts opened during the year,	363	96	905	31	1,326
Number of accounts closed during the year,	243	46	504	6	469
Amount of surplus on hand,	\$2,767 30	-	\$7,468 71	\$112 04	\$2,110 12
Public Funds,	101,500 00	-	132,000 00	-	-
Loans on Public Funds,	3,200 00	-	800 00	-	-
Bank Stock,	92,400 00	2,833 00	125,313 16	-	3,800 00
Loans on bank stock,	19,085 00	-	-	-	22,412 75
Deposits in banks, bearing interest,	-	-	-	-	700 00
Railroad Bonds,	15,000 00	-	30,334 43	-	-
Loans on railroad stock,	-	-	-	-	6,820 00
Invested in real estate,	-	-	-	-	600 00
Loans on mortgage of real estate,	425,682 65	37,280 00	8,000 00	-	-
Loans to county or town,	9,830 00	-	369,523 66	13,300 00	393,111 69
Loans on personal security,	105,794 50	9,750 00	131,802 92	4,050 00	9,000 00
			16,350 00	-	125,664 17

Cash on hand,	\$1,156 30	\$863 67	\$4,063 99	\$126 19	\$8,435 86
Rate and amount of ordinary dividends for last year,	{ 6½ per cent., \$45,041 34 }	6 per cent., \$1,298 32	6 per cent., \$40,928 42	6 per cent., \$825 64	6 per cent., \$22,461 13
Average annual per cent. of dividends ending at time of and including last extra,	- - -	-	7½ per cent. Every 5 years.	-	-
Extra Dividend, how often declared,	No extra.	No extra.		No extra.	No extra.
Annual Expenses of the institution,	\$1,300 00	\$175 00	\$3,463 74	-	\$1,500 00

<i>Danvers Savings Bank</i> —Public Funds—United States Bonds, \$99,500; New Hampshire, 2,000. Loans on Public Funds—On United States Bonds, \$3,200. Bank Stock owned—Commerce, \$8,000; Exchange, 8,000; Asiatic, 18,000; Naumkeag, 500; Warren, 5,600; Tremont, 2,000; Washington, 2,500; Rockport, 1,500; First National, Salem, 700; First National, Danvers, 6,900; Traders', 2,800; Redemption, 3,000; Revere, 26,100; Howard, 6,800. Loans on Bank Stock—On 12 shares Grand, \$1,000; First National, Danvers, 3,085; Elliot, 15,000. Railroad Bonds—New Haven and Derby, guaranteed by the city of New Haven, \$15,000.	<i>City Five Cents Savings Bank</i> .—Loans on Public Funds—On United States Bonds, \$3,800. Bank Stock owned—Merchants', \$6,373.75; First National, Haverhill, 16,039. Loans on Bank Stock—On 2 shares First, Haverhill, \$200; 5 Merrimack, 500. Railroad Bonds—Old Colony and Newport, \$6,820. Loans on Railroad Stock—On 7 shares Boston and Maine, \$600.
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Bank Stock owned—Gloucester, \$10,698.59; Tremont, 5,871.16; First National, Danvers, 3,375; Exchange, Boston, 4,185.70; First National, Boston, 5,030; Commerce, 3,015.25; Merchants', 511.25; Webster, 512.50; Shawmut, 3,972.88; Globe, 1,100; Atlantic, 4,260; Eagle, 2,760.17; Atlas, 3,948; Republic, 7,520; Blackstone, 10,006.25; Freeman's, 3,320; Redemption, 18,661.50; Howard, 3,100; Boston, 4,660.50; Rockport, 8,406; Market, 2,925; Hide and Leather, 2,900; New England, 5,650; Cape Ann, 9,023.50.

City Five Cents Savings Bank.—Loans on Public Funds—On United States Bonds, \$3,800.

Bank Stock owned—Merchants', \$6,373.75; First National, Haverhill, 16,039.
Loans on Bank Stock—On 2 shares First, Haverhill, \$200; 5 Merrimack, 500.
Railroad Bonds—Old Colony and Newport, \$6,820.
Loans on Railroad Stock—On 7 shares Boston and Maine, \$600.

Cape Ann Savings Bank.—Public Funds—United States Bonds, \$130,000; Rhode Island, 2,000.
Loans on United States Bonds, \$800.

	LAWRENCE.			
	Haverhill.	Ipswich.	Lawrence.	
	Haverhill Savings Bank.	Ipswich Savings Bank.	Broadway Savings Bank.	Essex Savings Bank. Lawrence Savings Bank.
Number of Depositors,	7,321	195	572*	8,711 1,503
Amount of Deposits,	\$2,400,032 03	\$22,715 91	\$99,830 86	\$2,873,071 31 \$326,332 31
Number of Deposits during the year preceding,	4,247	273	—	11,695 2,461
Amount of the same,	\$335,615 00	\$19,747 71	—	\$851,327 65 \$220,905 13
Number of Deposits received during the year of and exceeding \$300 at one time,	242	15	106	689 141
Amount of the same,	\$125,120 00	\$7,499 76	\$59,913 99	\$388,660 36 \$99,611 32
Number of withdrawals during the year,	3,296	58	92	4,927 1,072
Amount of the same,	\$340,116 77	\$4,297 34	\$10,694 33	\$601,763 12 \$168,571 45
Number of accounts opened during the year,	904	150	618	2,454 635
Number of accounts closed during the year,	720	26	46	1,499 507
Amount of surplus on hand,	\$20,654 91	\$56 55	—	\$9,845 77 \$10,149 39
Public Funds,	728,400 00	3,000 00	—	596,000 00 1,000 00
Loans on public funds,	14,050 00	—	\$9,500 00	10,070 00 300 00
Bank Stock,	364,150 00	—	34,954 38	238,825 00 57,736 37
Loans on bank stock,	6,950 00	—	2,250 00	— —
Deposits in banks, bearing interest,	—	700 00	—	102,378 21 —
Railroad Bonds,	56,000 00	—	—	50,000 00 —
Loans on railroad stock,	3,000 00	—	—	— —
Invested in real estate,	—	—	—	— —
Loans on mortgage of real estate,	1,127,600 00	10,600 00	45,632 52	1,340,552 10 242,100 13
Loans to county or town,	44,000 00	—	—	— —
Loans on personal security,	42,700 00	7,350 00	—	533,680 31 27,208 16

Cash on hand,	\$33,836 94	\$588 82	\$9,341 95	\$11,411 46	\$4,020 57
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$134,769 40 }	6 per cent., 526 66	-	6 per cent., \$144,817 13	6 per cent., \$14,795 36
Average annual per cent. of dividends ending at time of and including last extra,	-	-	-	8 per cent. Every 5 years.	-
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	-	No extra.
Annual Expenses of the institution,	\$3,584 22	\$105 32	-	\$5,499 64	\$1,200 00

Haverhill Savings Bank.—Public Funds—United States Bonds, \$306,000; Maine, 37,500; Boston, 200,000; Haverhill, 36,600; Nashua, 35,000; Winthrop, 30,000; Charlestown, 10,000; Cambridge, 3,500; Portland, 25,000; Lawrence, 18,000; Rockland, 5,300.

Loans on Public Funds—On United States Bonds, \$9,250; Bradford, 3,000; Maine, 1,000; Haverhill, 800.

Bank Stock owned—Haverhill, \$37,500; Merrimack, 24,500; Essex, 16,700; First, Haverhill, 10,500; Malden, 10,000; Andover, 3,200; Bay State, 3,750; Boston, 26,700; North America, 26,700; Republic, 22,500; Blackstone, 20,000; Howard, 15,000; Atlas, 15,000; Hide and Leather, 15,000; Exchange, 14,000; Shawmut, 13,300; North, 11,600; Maverick, 10,000; Traders, 10,000; Webster, 10,000; Faneuil Hall, 8,000; Redemption, 15,000; First Boston, 5,000; Columbian, 4,000; State, 1,200; Shoe and Leather, 1,000; Methuen, 10,000; Eagle, 4,000.

Loans on Bank Stock—On Haverhill, \$950; Merrimack, 3,800; Tremont, 1,500; Boston, 700.

Railroad Bonds—Eastern, \$45,000; Old Colony and Newport, 11,000.

Loans on Railroad Stock—On Boston and Maine, \$3,000.

Ipswich Savings Bank.—Public Funds—Bangor Bonds, \$1,000; Bath, 1,000; Rockland, 1,000.

Deposits in bank bearing interest—First National, Salem, \$700.

Broadway Savings Bank.—Loans on Public Funds—On \$10,000 Charlestown Bonds, \$9,500.

Bank Stock owned—Commerce, \$3,105.38; Tremont, 8,698; Hamilton, 835; Railroad, 1,082.50; Eliot, 6,817.75; Shoe and Leather, 14,415.75.

Loans on Bank Stock—On 27 Lawrence, \$2,250.
* Commenced business May 1, 1872.

Essex Savings Bank.—Public Funds—United States Bonds \$398,000; Maine, 10,000; Lawrence, \$138,000.

Loans on Public Funds—On United States Bonds, \$10,070.

Bank Stock owned—Bay State, \$21,375; Boston, 3,000; Commerce, 10,000; City, 6,000; Eliot, 700; Howard, 23,200; Hide and Leather, 7,500; Merchants, 20,000; Maverick, 5,100; Massachusetts, 1,250; Revere, 30,000; Atlas, 13,000; North America, 15,000; Republic, 22,500; Shawmut, 2,700; Suffolk, 9,000; State, 7,500; Tremont, 10,000; Traders, 5,000; Union, 1,000; Webster, 25,000.

Lawrence Savings Bank.—Public Funds—United States Bonds, \$1,000.

Bank Stock owned—Market, \$3,087.50; Howard, 6,598; Hide and Leather, 5,964.37; Bay State, 3,979.88; Pemberton, 1,500; North America, 6,238.25; Commerce, 5,683.50; Security, 1,072.75; Traders, 9,664.49; First National, Lowell, 1,300; Eliot, 4,571.25; Webster, 8,068.38.

	LYNN.		MARBLEHEAD.	NEWBURYPORT.	
	Lynn Institution for Savings.	Lynn Five Cents Savings Bank.	Marblehead Savings Bank.	Institution for Savings in Newburyport.	Newburyport Five Cents Savings Bank.
Number of Depositors,	4,813	7,509	571	9,604	3,410
Amount of Deposits,	\$1,430,797 14	\$1,290,919 03	\$63,633 64	\$3,941,798 80	\$741,363 04
Number of Deposits during the year preceding,	6,769	11,110	1,065	5,819	1,795
Amount of the same,	\$588,260 00	\$642,358 98	\$62,596 00	\$639,555 41	\$138,061 45
Number of Deposits received during the year of and exceeding \$300 at one time,	466	455	52	460	82
Amount of the same,	\$259,752 00	\$223,360 56	\$16,703 00	\$268,542 07	\$42,654 73
Number of withdrawals during the year,	4,814	6,453	263	4,942	1,331
Amount of the same,	\$562,916 08	\$611,922 76	\$16,172 36	\$502,801 06	\$137,375 25
Number of accounts opened during the year,	1,480	2,418	407	1,369	388
Number of accounts closed during the year,	1,199	1,843	53	806	355
Amount of surplus on hand,	\$47,032 59	\$15,892 83	—	\$16,370 37	\$7,133 40
Public Funds,	60,000 00	126,700 46	\$14,458 25	627,050 00	128,000 00
Loans on public funds,	7,400 00	—	—	6,300 00	4,400 00
Bank Stock,	157,589 00	356,583 88	—	963,746 20	87,700 00
Loans on bank stock,	12,990 00	16,750 00	—	3,900 00	6,300 00
Deposits in banks, bearing interest,	61,300 00	55,810 69	4,674 45	18,749 95	40,960 86
Railroad Bonds,	21,000 00	19,450 00	—	382,236 25	17,000 00
Loans on railroad stock,	—	—	—	—	—
Invested in real estate,	67,373 79	44,529 24	—	45,954 29	—
Loans on mortgage of real estate,	869,261 82	637,830 00	45,250 00	863,540 50	326,145 00
Loans to county or town,	106,900 00	13,000 00	—	804,366 41	104,280 00
Loans on personal security,	111,300 00	30,642 26	—	199,541 70	62,790 00

Cash on hand,	\$2,715 12	\$5,515 33	\$581 00	\$1,401 09	\$1,729 38
Rate and amount of ordinary dividends for last year,	6 per cent., \$71,350 81	6½ per cent., \$70,862 67	6 per cent., \$388 14	7 per cent., \$251,185 03	6 per cent., \$41,473 98
Average annual per cent. of dividends ending at time of and including last extra,	-	-	-	-	-
Extra Dividend, how often declared,	No extra.	No extra.	Every 2 years.	No extra.	No extra.
Annual Expenses of the institution,	\$3,206 47	\$3,500 00	-	\$5,471 91	\$1,700 00

<p><i>Lynn Institution for Savings.</i>—Public Funds—United States Bonds, \$60,000, Loans on Public Funds—United States Bonds, \$6,400; Lynn, 1,000. Bank Stock owned—Suffolk, \$7,500; Columbian, 10,957; Rockland, 14,812; Hide and Leather, 5,000; Exchange, 5,700; Eagle, 1,800; Atlas, 11,300; Market, 11,300; Shoe and Leather, 7,440; Atlantic, 6,500; New England, 5,400; Traders', 5,400; Everett, 3,672; Continental, 3,000; Second National, 2,550; Shawmut, 2,000; Mount Vernon, 1,250; Freeman's, 1,300; Central, Lynn, 11,500; First National, Lynn, 28,808; City, Lynn, 11,300. Loans on Bank Stock—On 22 First, Lynn, \$2,000; 36 Central, 3,540; 80 City, 7,450. Deposits in bank bearing interest—First, Lynn, \$61,300. Railroad Bonds—Boston and Lowell, \$10,600; Eastern, 10,400.</p> <p><i>Lynn Five Cents Savings Bank.</i>—Public Funds—United States Bonds, \$101,862.96; Maine, 7,000; Portland, 4,581.25; Bangor, 4,356.25; Rockland, 8,900. Bank Stock owned—City, Lynn, \$26,000; First National, Lynn, 3,500; Central, 8,500; North, 20,612.75; Exchange, 54,393.25; First National, Boston, 51,611.75; Globe, 11,500; Redemption, 34,000; Hide and Leather, 1,500; Revere, 11,817.13; Shoe and Leather, 1,500; Freeman's, 2,500; Continental, 24,000; Traders', 13,649; Boylston, 1,500; Columbian, 15,000; Union, 18,000; Blackstone, 7,500; Merchants', 16,500; Republic, 4,000; Tremont, 17,000; Commonwealth, 5,000; Warren, 4,500; Naumkeag, 2,500. Loans on Bank Stock—On 4 shares First, Lynn, \$350; 6 First, Lynn, 500; 16 City, 1,500; 50 City, Lynn, 4,400; 100 City, 10,000. Railroad Bonds—Old Colony and Newport, \$10,000; Eastern, 9,450. Deposit in bank bearing interest—City, Lynn, \$55,810.63.</p> <p><i>Marblehead Savings Bank.</i>—Public Funds—United States Bonds, \$11,411.25; Charlestown, 3,047. Deposit in bank bearing interest—Marblehead, \$4,674.45.</p> <p><i>Institution for Savings in Newburyport and Vicinity.</i>—Public Funds—United </p>	<p>States Bonds, \$370,000; Maine, 190,000; New Hampshire, 9,500; Massachusetts, 25,250; Rhode Island, 23,750; Connecticut, 9,500. Loans on United States Bonds, \$6,300. Bank Stock owned—Atlantic, \$13,420; Atlas, 77,250; Blackstone, 5,029; Boston, 3,810; Old Boston, 11,000; City, 11,124; Columbian, 26,750; Commerce, 31,458; Commonwealth, 25,000; Eagle, 27,664; Eliot, 7,400; Exchange, 11,300; Faneuil Hall, 25,200; First National, Boston, 12,000; Freeman's, 28,616; Globe, 8,964; Hamilton, 15,450; Hide and Leather, 15,000; Howard, 26,700; Market, 52,324; Massachusetts, 8,745; Maverick, 20,437; Merchants', 19,030; New England, 11,000; North, 32,400; North America, 6,000; Redemption, 17,064; Revere, 52,000; Second National, Boston, 51,360; Shawmut, 20,800; Shoe and Leather, 42,400; State, 7,176; Suffolk, 23,625; Traders', 27,200; Tremont, 47,700; Union, 22,880; Washington, 38,124; Webster, 20,000; Merchants', Newburyport, 25,991.20; Mechanics', 22,790; Ocean, 6,565; Gloucester, 6,000. Loans on Bank Stock—On First National, \$3,700; Mechanics', 200. Deposits in bank bearing interest—Ocean, \$18,749.95. Railroad Bonds—Old Colony and Newport, \$26,880; Eastern, 142,700; Boston and Albany, 203,062.50; Cheshire, 9,593.75.</p> <p><i>Newburyport Five Cents Savings Bank.</i>—Public Funds—United States Bonds, \$100,000; Maine, 20,000; New Hampshire, 3,000; Rhode Island, 5,000. Loans on Public Funds—United States Bonds, \$4,400. Bank Stock owned—Mechanics', \$7,500; Atlantic, Boston, 1,000; Atlas, 6,000; Boylston, 700; Boston, 1,700; Blackstone, 3,200; Columbian, 1,300; Commerce, 2,400; Continental, 4,200; City, 8,000; Exchange, 500; Eliot, 3,300; Eagle, 7,400; Howard, 1,500; Hamilton, 1,000; Hide and Leather, 2,500; Maverick, 4,000; North America, 1,000; New England, 1,000; Republic, 2,300; Revere, 5,000; Shawmut, 1,000; Suffolk, 1,200; Tremont, 3,500; Third National, 3,700; Union, 2,400; Webster, 5,600; Commonwealth, 5,000. Loans on Bank Stock—On First National, Newburyport, \$6,300. Deposits in bank bearing interest—First National, \$10,960.86. Railroad Bonds—Eastern, \$7,000; Old Colony and Newport, 10,000.</p>
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	PEABODY.	ROCKPORT.	SALEM.		SALISBURY.
	Warren Five Cents Savings Bank.	Rockport Savings Bank.	Salem Savings Bank.	Salem Five Cents Savings Bank.	Provident Institution for Savings in Salisbury and Amesbury.
Number of Depositors,	2,816	1,211	15,783	6,276	4,367
Amount of Deposits,	\$828,303 47	\$298,768 75	\$5,427,296 36	\$1,558,298 03	\$1,089,568 90
Number of Deposits during the year preceding,	2,418	1,082	11,955	5,702	3,540
Amount of the same,	\$227,382 44	\$109,071 81	\$971,387 00	\$387,792 56	\$240,258 00
Number of Deposits received during the year of and exceeding \$300 at one time,	207	94	733	244	181
Amount of the same,	\$117,901 50	\$47,869 29	\$388,129 00	\$143,310 11	\$76,480 00
Number of withdrawals during the year,	1,172	560	8,848	2,850	3,106
Amount of the same,	\$129,832 58	\$64,934 48	\$796,624 87	\$288,607 79	\$190,500 00
Number of accounts opened during the year,	602	327	2,117	1,143	1,208
Number of accounts closed during the year,	312	129	1,473	568	1,013
Amount of surplus on hand,	\$22,435 25	\$2,204 02	\$83,355 24	\$29,789 19	\$45,922 18
Public Funds,	181,000 00	-	1,077,000 00	158,668 22	229,000 00
Loans on public funds,	-	1,400 00	33,000 00	23,100 00	1,000 00
Bank Stock,	84,473 00	62,191 75	292,690 00	137,638 86	133,825 00
Loans on bank stock,	-	10,400 00	22,500 00	1,100 00	-
Deposits in banks, bearing interest,	-	-	64,000 00	20,000 00	7,000 00
Railroad Bonds,	3,000 00	-	143,000 00	32,320 00	55,000 00
Loans on railroad stock,	-	-	-	4,950 00	-
Invested in real estate,	-	-	75,000 00	-	2,500 00
Loans on mortgage of real estate,	513,380 00	166,691 25	1,273,512 50	800,764 00	182,750 00
Loans to county or town,	44,712 50	-	1,474,500 00	106,287 50	94,000 00
Loans on personal security,	12,100 00	65,037 92	1,046,876 00	299,834 00	249,700 00

Cash on hand,	\$16,062 22	\$3,208 80	\$8,573 10	\$3,424 64	\$7,666 00
Rate and amount of ordinary dividends for last year,	6 per cent., \$40,127 25	6 per cent., \$15,057 55	6 per cent., \$296,447 73	6 per cent., \$80,732 66	6 per cent. \$62,295 64
Average annual per cent. of dividends ending at time of and including last extra,	—	—	—	—	8 per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	Every 5 years.	No extra.	Every 5 years.
Annual Expenses of the institution,	\$1,500 00	\$1,000 00	\$10,500 00	\$3,900 00	\$1,750 00

Warren Five Cents Savings Bank.—Public Funds—United States Bonds, \$181,000. Bank Stock owned—Warren, \$1,600; Howard, 2,189; Exchange, 8,000; Webster, 4,000; Atlantic, 1,000; Suffolk, 1,500; Shoe and Leather Dealers, 1,500; Exchange, Salem, 900; Grand, 4,935; Asiatic, 2,250; Eliot, 5,500; Washington, 500; Tremont, 2,700; Hide and Leather, 9,350; Atlas, 16,500; Revere, 6,000; Blackstone, 6,700; Faneuil Hall, 6,000; Hamilton, 2,405.25; Shawmut, 1,283.75.

Rockport Savings Bank.—Bank Stock owned—City, \$2,350.25; Traders, 2,131.50; Revere, 2,000; Commerce, 1,500; Webster, 2,602.75; North America, 1,000; Second National, 900; Hide and Leather, 4,938.25; Republic, 5,100; Boston, 2,051.50; Tremont, 1,999; Howard, 6,973.50; Blackstone, 3,500; State, 4,229.75; Commonwealth, 8,690; Grand, 699.25; First National, Danvers, 750; Cape Ann, 4,100; Gloucester, 800; Rockport, 5,735.

Salem Savings Bank.—Public Funds—United States Bonds, \$980,000; Maine, 73,000; New Hampshire, 11,000; Connecticut, 13,000.

Loans on Public Funds—On United States Bonds, \$33,000. Bank Stock owned—Asiatic, Salem, \$10,440; Exchange, 4,800; First National, 4,800; Salem, 4,300; Merchants, 44,130; Beverly, 700; Marblehead, 1,700; City, Boston, 10,500; Commerce, 60,000; Columbian, 28,000; Tremont, 20,000; Revere, 60,000; First National, Boston, 20,000; North, 23,300.

Loans on Bank Stock—Asiatic, \$3,500; Marblehead, 5,000; Central, Lynn, 9,000; Salem, 2,500; Exchange, Salem, 2,500.

Deposits in banks bearing interest—Merchants, Salem, \$39,000; Revere, 25,000.

Railroad Bonds—Old Colony, \$25,000; Eastern, 118,000.

Salem Five Cents Savings Bank.—Public Funds—United States Bonds, \$140,839.47; New England City and Town Bonds, 17,828.75.

Loans on Public Funds—On \$16,250 United States Bonds, \$16,150; Salem, 1,500; Boston, 5,000; Topsfield, 450.

Bank Stock owned—Atlantic, \$6,300; Blackstone, 1,858; City, 3,520; Commerce, 14,000; Continental, 3,700; First, Boston, 2,500; Merchants, 10,000; North, 10,980; North America, 15,000; Revere, 12,600; Second National, Boston, 2,775; Traders, 4,144.96; Webster, 5,000; Asiatic, 8,755; Exchange, 6,506.75; First National, Salem, 660; Mercantile, 6,796; Merchants, Salem, 6,065; Naumkeag, 6,410.62; Salem, 10,067.50.

Loans on Bank Stock—On 6 Exchange and 5 Naumkeag, \$1,100.

Deposits in bank bearing interest—Naumkeag, \$20,000.

Railroad Bonds—Eastern, \$18,800; Old Colony and Newburyport, 13,520.

Loans on Railroad Stock—On 55 Connecticut River, \$4,950.

Provident Institution for Savings in Salisbury and Amesbury.—Public Funds—United States Bonds, \$165,000; Rhode Island, 10,000; New Hampshire, 16,000; Maine, 33,000; Vermont, 5,000.

Loans on Public Funds—On Maine Bonds, \$1,000.

Bank Stock owned—Eliot, \$4,200; Atlantic, 2,200; Webster, 4,000; Maverick, 2,000; New England, 1,500; Columbian, 3,500; Union, 2,500; Tremont, 4,900; Boston, 2,150; Globe, 2,500; Shoe and Leather, 2,500; Howard, 4,000; Eagle, 3,500; Merchants, Boston, 3,500; Shawmut, 4,900; Faneuil Hall, 2,600; Suffolk, 5,700; State, 3,500; City, Boston, 1,000; Boylston, 2,500; Exchange, Boston, 5,000; Traders, 1,800; Railroad, 4,200; Bay State, 3,375; Powow River, 5,000; Mutual Redemption, 5,000; First National, Boston, 1,500; Commerce, 4,000; Republic, 3,000; Second National, Boston, 1,800; Hide and Leather, 7,500; Blackstone, 6,000; Revere, 10,000; Atlas, 7,500; Commonwealth, 5,000.

Deposits in bank bearing interest—Powow River, \$7,000.

Railroad Bonds—Eastern, \$50,000; Old Colony, 5,000.

	ARLINGTON.		BRIGHTON.		CAMBRIDGE.		
	Arlington Five Cents Savings Bank.	Brighton Five Cents Savings Bank.	Cambridge Savings Bank.	Cambridgeport Savings Bank.	East Cambridge Five Cents Savings Bank.		
Number of Depositors,	1,557	721	3,947	4,220	4,806		
Amount of Deposits,	\$407,570 86	\$159,254 66	\$1,321,380 29	\$1,287,765 04	\$748,463 55		
Number of Deposits during the year pre- ceding,	2,108	843	5,115	6,529	5,887		
Amount of the same,	\$164,569 75	\$69,105 99	\$408,388 99	\$440,232 20	\$312,302 12		
Number of Deposits received during the year of and exceeding \$300 at one time, . .	121	44	304	324	164		
Amount of the same,	\$86,806 27	\$25,590 00	\$179,610 00	\$188,642 00	\$97,411 00		
Number of withdrawals during the year, . .	713	176	2,845	3,525	2,408		
Amount of the same,	\$87,110 67	\$36,404 63	\$304,652 41	\$363,078 76	\$185,754 63		
Number of accounts opened during the year,	362	202	1,014	1,169	1,034		
Number of accounts closed during the year,	209	125	632	600	589		
Amount of surplus on hand,	\$4,512 52	\$3,899 50	\$9,374 91	\$24,732 13	\$1,328 05		
Public Funds,	50,000 00	23,000 00	122,854 17	57,000 00	84,100 00		
Loans on public funds,	—	3,000 00	3,000 00	800 00	—		
Bank Stock,	13,235 00	17,839 25	37,946 88	41,256 33	52,879 42		
Loans on bank stock,	—	650 00	2,000 00	1,800 00	1,000 00		
Deposits in banks, bearing interest, . .	1,909 88	—	—	—	—		
Railroad Bonds,	—	—	—	—	71,500 00		
Loans on railroad stock,	—	—	—	—	—		
Invested in real estate,	—	—	—	—	—		
Loans on mortgage of real estate,	293,455 00	96,566 95	1,028,273 00	1,036,865 00	546,100 00		
Loans to county or town,	21,000 00	—	—	—	—		
Loans on personal security,	31,762 27	14,715 00	116,900 00	179,487 25	—		

Cash on hand,	\$1,909 88	\$6,163 14	\$19,781 75	\$1,288 59	-
Rate and amount of ordinary dividends for last year,	6 per cent., \$19,208 67	5 per cent., \$6,127 53	6 per cent., \$67,945 69	6 per cent., \$66,947 96	5 per cent., \$30,542 70
Average annual per cent. of dividends ending at time of and including last extra, . . .	7½ per cent.	8 per cent.	-	7½ per cent.	7½ per cent.
Extra Dividend, how often declared, . . .	Every 3 years.	Every 3 years.	No extra.	Every 5 years.	Every 3 years.
Annual Expenses of the institution, . . .	\$650 00	\$700 00	\$2,534 70	\$3,000 00	\$1,200 00

<i>Arlington Five Cents Savings Bank.</i> —Public Funds—United States Bonds, \$50,000; Bank Stock owned—Union, \$1,644; Republic, 4,281.50; Redemption, 1,353.75; Continental, 5,953.75.					
<i>Brighton Five Cents Savings Bank.</i> —Public Funds—United States Bonds, \$23,000. Loans on United States Bonds, \$3,000. Bank Stock owned—Webster, \$400; Suffolk, 1,154.25; City, 500; Shawmut, 400; Commerce, 1,021.50; Maverick, 3,345.75; First, Boston, 4,150.25; Brighton, 6,867.50. Loans on Bank Stock—On 11 Brighton, \$650.					
<i>Cambridge Savings Bank.</i> —Public Funds—United States Bonds, \$25,000; Cambridge, 15,680; Portland, 18,900; Newburyport, 18,090; Fitchburg, 25,454.17; Lowell, 19,730. Loans on United States Bonds, \$3,000. Bank Stock owned—Charles River, \$2,526; Traders', 11,885.88; State, 5,022; Howland, 12,839.49; Webster, 5,673.51.					
<i>Cambridge Five Cents Savings Bank.</i> —Public Funds—United States Bonds, \$57,000. Loans on United States Bonds, \$800. Bank Stock owned—Cambridgeport, \$4,175; Elliot, 3,995.33; Webster, 8,050; Blackstone, 6,060; Commerce, 8,274.75; First, Cambridge, 5,000; Washington, 4,301.25. Loans on Bank Stock—On 5 First National, Cambridge, \$500; 13 City, 1,300.					
<i>East Cambridge Five Cents Savings Bank.</i> —Public Funds—United States Bonds, \$69,100; Hartford, 5,000; Cambridge, 10,000. Bank Stock owned—Merchants, \$1,050; Bunker Hill, 1,782.75; Charles River, 2,428.75; Cambridge City, 2,316.05; Lechmere, 3,876.65; Faneuil Hall, 2,090; Boston, 1,320; Howard, 6,110; Revere, 5,033.75; Blackstone, 5,593.64; Newton, 1,340; Republic, 3,531.63; Commerce, 2,072.50; Webster, 7,035.50; Hide and Leather, 7,298.20. Loans on Bank Stock—On 10 Cambridge, \$1,000. Railroad Bonds—Eastern, \$20,500; Boston and Albany, 51,000.					

	CAMBRIDGE.		CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	North Avenue Savings Bank.	Warren Institution for Savings.	Charles Town Five Cents Savings Bank.	Middlesex Institution for Savings.		
Number of Depositors,	73*	9,430	8,167	2,946	3,539	
Amount of Deposits,	\$5,792 50	\$3,133,686 15	\$2,203,814 29	\$931,155 10	\$881,070 18	
Number of Deposits during the year preceding,	122	8,918	8,675	1,073	2,262	
Amount of the same,	\$5,792 50	\$763,345 00	\$865,418 43	\$169,577 82	\$248,013 48	
Number of Deposits received during the year of and exceeding \$300 at one time,	7	578	651	117	276	
Amount of the same,	\$3,165 00	\$341,095 00	\$390,448 00	\$63,265 15	\$105,100 22	
Number of withdrawals during the year,	-	3,513	3,661	705	1,046	
Amount of the same,	-	\$716,155 09	\$393,970 41	\$107,354 13	\$174,293 01	
Number of accounts opened during the year,	73	1,700 00	1,753	327	461	
Number of accounts closed during the year,	-	1,038	917	232	208	
Amount of surplus on hand,	-	\$41,053 90	\$51,555 74	\$9,716 11	\$28,721 92	
Public Funds,	-	200,000 00	-	148,000 00	20,500 00	
Loans on public funds,	-	4,000 00	9,900 00	-	-	
Bank Stock,	-	75,200 00	363,028 50	255,000 00	114,700 00	
Loans on bank stock,	-	7,200 00	18,900 00	-	830 00	
Deposits in banks, bearing interest,	\$1,792 50	22,497 47	-	-	-	
Railroad Bonds,	-	-	200,000 00	-	25,000 00	
Loans on railroad stock,	-	-	-	-	-	
Invested in real estate,	-	50,000 00	-	-	-	
Loans on mortgage of real estate,	4,000 00	2,194,954 05	1,574,550 00	407,322 80	715,730 35	
Loans to county or town,	-	179,585 00	-	50,328 00	9,000 00	
Loans on personal security,	-	379,900 00	77,200 00	68,390 00	12,750 00	

Cash on hand,	\$1,792 50	\$27,636 76	\$11,790 53	\$13,431 33	\$17,435 19
Rate and amount of ordinary dividends for last year,	{	6½ per cent.,	6 per cent.,	6 per cent.,	6 per cent.,
Average annual per cent. of dividends ending at time of and including last extra,	-	\$178,173 84	\$113,598 84	\$50,158 39	\$45,754 55
Extra Dividend, how often declared,	-	-	8 per cent.	8 per cent.	-
Annual Expenses of the institution,	-	No extra.	Every 3 years.	Every 3 years.	No extra.
	-	\$7,918 12	\$3,000 00	\$2,325 00	\$2,500 00

North Avenue Savings Bank.—Deposits in bank bearing interest—North, \$1,792.50.
* Commenced business August 31, 1872.

Warren Institution for Savings.—Public Funds—United States Bonds, \$200,000.
Loans on Public Funds—On United States Bonds, \$4,000.
Bank Stock owned—Bunker Hill, \$19,000; City, 2,000; Eagle, 6,800; Market, 3,500; Shoe and Leather, 4,900; Massachusetts, 5,500; Traders, 9,500; Third National, 5,000; Maverick, 4,000; Hide and Leather, 15,000.
Loans on Bank Stock—On 50 shares Lancaster, \$5,000; 10 Bunker Hill, 1,000; 10 Everett, 5 Naumkeag, 5 Warren, 5 Bunker Hill, 1,200.
Deposits in bank bearing interest—Bunker Hill, \$22,497.47.

Charlestown Five Cents Savings Bank.—Loans on Public Funds—On United Bonds, \$9,900.
Bank Stock owned—Continental, \$45,900; Republic, 28,375; Howard, 26,400; Atlas, 21,100; Traders, 14,000; Maverick, 12,901.50; Washington, 14,240; State, 12,300; North, 12,100; Hide and Leather, 18,800; Market, 17,800; First National, Boston, 8,785; Webster, 12,400; Tremont, 9,100; City, 5,300; Commonwealth, 5,000; Suffolk, 4,500; Eliot, 6,300; Third National, Boston, 500; Bunker Hill, 28,048; Monument, 6,245; Railroad, 15,300; First National, Lynn, 23,100; Newton, 2,295; Market, Brighton, 2,700; Bank of Brighton, 639; Andover, 2,800; Revere, 6,100.

Loans on Bank Stock—On 21 Hide and Leather, \$1,900; 10 Cambridge, 1,000; 90 Bunker Hill, 9,800; 45 Monument, 5,100; 10 Union, 1,100.
Railroad Bonds—Boston and Albany, \$200,000.

Middlesex Institution for Savings.—Public Funds—United States Bonds, \$118,000; Rhode Island, 14,000; Maine, 11,000; Vermont, 5,000.
Bank Stock owned—Webster, \$15,000; Columbian, 6,700; Commerce, 15,000; Eagle, 15,000; Faneuil Hall, 10,000; Merchants, Boston, 15,000; Traders, 2,500; City, Boston, 10,000; Hamilton, 2,100; Eliot, 16,700; First National, Boston, 2,800; Hide and Leather, 7,200; North America, 10,000; Shawmut, 6,700; Shoe and Leather, 10,000; Tremont, 10,000; Lowell, 900; Concord, 10,000; Framingham, 500; Revere, 30,000; Howard, 20,000; Second National, Boston, 4,500; Blackstone, 10,000; Boston, 13,300; State, 11,100.

Framingham Savings Bank.—Public Funds—United States Bonds, \$20,500.
Bank Stock owned—Commerce \$15,800; Eliot, 8,900; First National, 16,500; Hide and Leather, 18,000; Maverick, 4,900; Mount Vernon, 8,500; Traders, 1,000; Webster, 1,500; Second National, Boston, 3,000; Howard, 13,600; Boston, 3,300; Republic, 9,000; Framingham, 10,700.
Loans on Bank Stock—On 7 shares Framingham, \$830.
Railroad Bonds—Old Colony and Newport, \$25,000.

	HOLLISTON.		HOPKINTON.		HUDSON.		LEXINGTON.		LOWELL.	
	Holliston Savings Bank.		Hopkinton Savings Bank.		Hudson Savings Bank.		Lexington Savings Bank.		Central Savings Bank.	
Number of Depositors,	263*	487	603	275	1,357					
Amount of Deposits,	\$38,771 33	\$109,790 63	\$137,235 99	\$38,969 41	\$442,346 71					
Number of Deposits during the year preceding,	438	571	701	332	2,684					
Amount of the same,	\$38,771 33	\$44,306 72	\$71,135 00	\$28,675 01	\$386,436 57					
Number of Deposits received during the year of and exceeding \$300 at one time,	33	31	67	26	418					
Amount of the same,	\$19,315 00	\$14,383 53	\$31,354 00	\$18,304 76	\$245,500 00					
Number of withdrawals during the year,	52	283	231	85	702					
Amount of the same,	\$4,365 52	\$32,679 66	\$28,929 16	\$8,623 79	\$120,994 69					
Number of accounts opened during the year,	263	163	239	118	1,134					
Number of accounts closed during the year,	20	99	92	28	325					
Amount of surplus on hand,	—	\$2,174 96	\$520 00	\$346 33	\$9,775 68					
Public Funds,	\$1,448 75	—	—	—	—					
Loans on public funds,	4,158 54	—	—	—	—					
Bank Stock,	4,003 08	40,460 74	—	—	60,581 12					
Loans on bank stock,	2,000 00	250 00	—	—	—					
Deposits in banks, bearing interest,	—	1,752 85	—	3,834 54	—					
Railroad Bonds,	5,150 00	—	7,820 00	—	—					
Loans on railroad stock,	—	—	—	—	—					
Invested in real estate,	—	—	—	—	—					
Loans on mortgage of real estate,	8,050 00	37,052 00	97,620 00	17,000 00	310,512 50					
Loans to county or town,	8,500 00	20,000 00	18,000 00	—	—					
Loans on personal security,	1,000 00	12,450 00	9,320 00	8,450 00	71,627 60					

Cash on hand,	\$232 03	\$1,752 85	\$4,520 86	\$4,002 57	\$7,855 50
Rate and amount of ordinary dividends for last year,	—	5 per cent., \$3,161 55	6 per cent., \$5,572 98	6 per cent., \$744 45	5 per cent., \$7,346 56
Average annual per cent. of dividends ending at time of and including last extra,	—	7½ per cent.	—	6 per cent.	—
Extra Dividend, how often declared,	—	Every 5 years.	No extra.	Every 3 years.	No extra.
Annual Expenses of the Institution,	—	\$1,627 00	\$500 00	\$289 24	\$1,500 00

Holliston Savings Bank.—Public Funds—United States Bonds, \$548.75; Holliston, 900.

Loans on Public Funds—United States Bonds, \$4,158.54.

Bank Stock owned—Traders', \$3,408.75; Holliston, 594.33.

Loans on Bank Stock—On 20 shares Holliston, \$2,000.

Railroad Bonds—Eastern, \$5,150.

* Commenced business April 1, 1872.

Hopkinton Savings Bank.—Bank Stock owned—Shawmut, \$11,023.74; Hide and Leather, 1,404; Redemption, 6,990; Faneuil Hall, 1,965; Republic, 1,980; Continental, 5,930; Atlantic, 5,445; Revere, 5,723.
Loans on Bank Stock—On Hopkinton, \$250.

Central Savings Bank.—Bank Stock owned—First National, Lowell, \$2,740; Railroad, 1,201.50; Maverick, 1,217.50; Webster, 2,708.75; Hide and Leather, 595; Blackstone, 12,702.50; Merchants', Lowell, 12,600; Commerce, 16,494.62; Redemption, 4,196.25; Elliot, 6,125.

LOWELL.					
	City Institution for Savings.	Lowell Institution for Savings.	Lowell Five Cents Savings Bank.	Mechanics' Savings Bank.	Merrimack River Savings Bank.
Number of Depositors,	8,700	5,261	9,899	4,338	336
Amount of Deposits,	\$3,252,723 00	\$1,815,885 40	\$2,501,177 61	\$1,797,124 10	\$109,611 93
Number of Deposits during the year preceding,	7,192	4,678	10,173	4,312	209
Amount of the same,	\$683,339 80	\$367,691 83	\$794,750 85	\$379,663 75	\$35,791 41
Number of Deposits received during the year of and exceeding \$300 at one time,	401	193	446	311	75
Amount of the same,	\$217,349 00	\$100,187 00	\$234,843 80	\$165,145 99	\$48,139 00
Number of withdrawals during the year,	3,596	2,153	4,798	2,608	85
Amount of the same,	\$424,981 88	\$260,314 36	\$558,473 27	\$303,559 50	\$14,617 00
Number of accounts opened during the year,	1,377	789	2,202	927	222
Number of accounts closed during the year,	934	713	1,561	562	42
Amount of surplus on hand,	\$191,768 51	\$11,033 91	\$16,272 60	\$74,091 67	-
Public Funds,	51,805 50	638,000 00	173,000 00	119,000 00	-
Loans on public funds,	20,000 00	25,400 00	2,000 00	5,500 00	-
Bank Stock,	581,901 23	229,500 00	350,374 00	161,550 00	\$12,119 38
Loans on bank stock,	16,300 00	15,600 00	26,900 00	16,300 00	1,700 00
Deposits in banks, bearing interest,	67,643 93	72,000 00	37,414 38	-	9,338 17
Railroad Bonds,	236,000 00	-	2,000 00	29,000 00	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	20,334 06	15,000 00	57,272 93	-
Loans on mortgage of real estate,	1,505,274 00	123,778 15	1,529,350 00	1,147,951 25	72,625 00
Loans to county or town,	655,900 00	679,975 00	214,800 00	44,800 00	-
Loans on personal security,	308,200 00	-	166,500 00	277,500 00	15,119 58

Cash on hand,	\$1,466 85		\$12,341 59	
Rate and amount of ordinary dividends for last year,	{ 5 per cent., \$139,404 47		5 per cent., \$79,466 32	6½ per cent. \$2,025 87
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	7½ per cent.	7½ per cent.	7½ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 3 years.	Every 3 years.	Every 3 years.
Annual Expenses of the institution,	\$7,070 98	\$6,229 62	\$4,300 00	—

City Institution for Savings, Lowell.—Public Funds—United States Bonds, \$51,805.50.

Loans on Public Funds—On United States Bonds, \$20,000.
Bank Stock owned—Prescott, \$20,000; Webster, 10,500; Exchange, 5,000; First National, Boston, 20,000; Bay State, 1,875; Eliot, 10,000; Third National, Boston, 10,000; Boylston, 5,000; Second National, Boston, 26,500; Bunker Hill, 3,400; North America, 25,000; Railroad, 6,600; Continental, 12,304; Hide and Leather, 7,800; Republic, 25,000; Howard, 13,500; Atlas, 18,000; North, 18,840.50; Revere, 50,000; Boston, 17,000; Appleton, 43,920; Tremont, 24,420; Market, 6,706; Globe, 4,440; Railroad, 7,185; Commerce, 18,455.73; Pemberton, 7,500; Columbian, 17,416; Old Boston, 3,751; Redemption, 51,835; New England, 9,100; Commonwealth, 10,000; First National, Lowell, 3,975; Shawmut, 9,508; Suffolk, 11,173; Atlantic, 10,503; Eagle, 3,554; Washington, 3,920; Union, 2,000; Blackstone, 31,120.
Loans on Bank Stock—On 71 Appleton, \$5,900; 16 Merchants', 1,600; 20 First National, Lowell, 1,800; 50 Wamesit, 5,000; 17 Pemberton, 2,000.
Deposits in banks bearing interest—Wamesit, \$36,000; Appleton, 31,069.58; Redemption, 574.55.

Lowell Institute for Savings.—Public Funds—United States Bonds, \$638,000.
Loans on Public Funds—On \$23,000 United States Bonds, 20,000; on 6,000 do, 5,400.
Bank Stock owned—Railroad, \$6,300; Hamilton, 75,000; Tremont, 7,600; Columbian, 2,500; Merchants', 31,800; New England, 16,100; Union, 500; Second National, Boston, 47,300; Washington, 3,200; Freeman's, 2,700; Republic, 30,500.
Loans on Bank Stock—On 100 Prescott, \$9,000; 40 First National, Lowell, 3,000; 40 Railroad, 3,600.
Deposits in banks bearing interest—Wamesit, \$25,000; Merchants', 22,000; First National, Lowell, 25,000.

Lowell Five Cents Savings Bank.—Public Funds—United States Bonds, \$150,000; Maine, 23,000.
Loans on United States Bonds, \$2,000.
Bank Stock owned—Atlas, \$19,950; Atlantic, 9,415; Blackstone, 23,400; Conti-

mental, 10,000; Commonwealth, 10,000; Columbian, 9,672; Eliot, 10,000; Eagle, 13,800; First National, Boston, 10,580; Freeman's, 2,220; Globe, 7,500; Hide and Leather, 20,000; Howard, 15,145; Hamilton, 4,448; Market, 5,000; Mechanics', 3,240; North, 14,040; North America, 13,343.75; Redemption, 12,990; Republic, 22,500; Revere, 20,000; Shawmut, 19,046.25; Shoe and Leather, 5,656; Suffolk, 14,592; Tremont, 8,470; Webster, 5,000; Bunker Hill, 1,625; First National, Lowell, 11,305; Merchants', 3,540; Prescott, 6,396; Old Lowell, 1,300; Railroad, 16,200.
Loans on Bank Stock—On 175 Maverick, \$17,500; 45 Prescott, 4,200; 30 Appleton, 3,000; 12 Appleton, 5 Prescott and \$500 United States Bonds, 2,200.
Deposits in banks bearing interest—Old Lowell, \$25,000; Prescott, 12,414.38.
Railroad Bonds—Old Colony and Newport, \$2,000.

Mechanics' Savings Bank.—Public Funds—United States Bonds, \$41,000; Massachusetts, 1,000; Charlestown, 24,000; Hartford, 3,000; Lowell, 50,000.
Loan on \$5,500 United States Bonds, \$5,500.

Bank Stock owned—Malden, \$6,800; Commerce, 6,000; Blackstone, 9,900; Webster, 5,000; Mechanics', Boston, 5,000; Revere, 6,400; North America, 3,700; Maverick, 4,400; Merchants', Boston, 1,500; Mount Vernon, 1,000; City, Boston, 900; First National, Boston, 800; Everett, 4,500; Traders', 800; Bay State, 2,250; Republic, 8,300; New England, 500; Eagle, 4,000; Eliot, 2,500; Hide and Leather, 2,000; Howard, 1,300; Collateral Loan Co., 2,400; Shawmut, 3,900; Boston, 6,300; Tremont, 7,000; Atlas, 10,600; North, 4,300; Railroad, 22,300; Redemption, 27,200.
Loans on Bank Stock—On 92 shares Appleton, \$8,300; 20 Railroad, 1,000; 25 Old Lowell, 2,000; 60 Commonwealth, 5,000.

Railroad Bonds—Old Colony and Newport, \$25,000; Eastern, 4,000.

Merrimack River Savings Bank.—Bank Stock owned—Blackstone, \$3,880.50; Tremont, 671.50; Atlantic, 1,351.50; Redemption, 2,825.25; Atlas, 589.63; Hide and Leather, 575.87; Howard, 1,130.25; North, 1,094.88.
Loans on Bank Stock—On 17 First National, Lowell, \$1,700.
Deposits in bank bearing interest—Wamesit, \$9,338.17.

	MALDEN.	MARLBOROUGH.	MEDFORD.	NATICK.	NEWTON.
	Malden Savings Bank.	Marlborough Savings Bank.	Medford Savings Bank.	Natick Five Cents Savings Bank.	Institution for Savings in Newton.
Number of Depositors,	1,033	1,998	940	1,408	1,470
Amount of Deposits,	\$192,968 44	\$633,573 48	\$151,528 14	\$304,626 82	\$269,679 28
Number of Deposits during the year preceding,	1,499	1,312	1,368	1,941	1,604
Amount of the same,	\$60,951 91	\$171,282 00	\$84,686 46	\$137,273 16	\$117,803 09
Number of Deposits received during the year of and exceeding \$300 at one time,	44	147	54	98	88
Amount of the same,	\$21,511 44	\$85,968 00	\$31,698 00	\$60,063 47	\$48,415 47
Number of withdrawals during the year,	646	977	453	852	755
Amount of the same,	\$58,492 76	\$163,614 43	\$37,492 34	\$102,650 82	\$65,011 95
Number of accounts opened during the year,	315	493	282	434	422
Number of accounts closed during the year,	186	369	152	304	190
Amount of surplus on hand,	—	\$3,309 63	\$2,812 85	\$2,862 74	\$6,693 91
Public Funds,	\$30,000 00	—	5,385 00	—	3,500 00
Loans on public funds,	—	—	—	—	6,850 00
Bank Stock,	5,600 00	103,965 00	18,668 62	—	15,205 00
Loans on bank stock,	—	—	1,000 00	—	5,500 00
Deposits in banks, bearing interest,	—	—	8,975 79	—	—
Railroad Bonds,	—	—	9,205 00	—	10,000 00
Loans on railroad stock,	—	—	—	—	—
Invested in real estate,	—	—	—	—	—
Loans on mortgage of real estate,	138,505 00	463,800 00	108,782 00	234,386 53	197,419 29
Loans to county or town,	10,000 00	53,000 00	—	46,500 00	2,125 00
Loans on personal security,	6,000 00	9,100 00	1,750 00	19,600 00	22,450 00

Cash on hand,					
Rate and amount of ordinary dividends for last year,	\$172 09	\$7,815 96	\$174 58	\$7,003 05	\$13,536 90
Average annual per cent. of dividends ending at time of and including last extra,	{ 6 per cent., \$9,488 34	6 per cent., \$34,751 91	6 per cent., \$5,721 90	6 per cent., \$14,425 88	6 per cent., \$11,804 10
Extra Dividend, how often declared,	6½ per cent. Every 5 years.	- No extra.	- Every 5 years.	6 per cent. Every 5 years.	6½ per cent. Every 5 years.
Annual Expenses of the institution,	\$600 00	\$2,500 00	\$600 00	\$913 64	\$600 00
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<i>Malden Savings Bank.</i> —Public Funds—United States Bonds, \$30,000. Bank Stock owned—Malden, \$5,600.	Loan on Bank Stock—On 10 Hide and Leather, \$1,000. Deposits in bank bearing interest—Eliot, \$8,975.79. Railroad Bonds—Old Colony and Newport, \$2,880; Boston and Albany, 5,350; Western, 975.				
<i>Marlborough Savings Bank.</i> —Bank Stock owned—First National, Marlborough, \$84,865; Continental, 2,925; Market, 2,320; City, 2,134.75; Globe, 2,482.50; Howard, 2,091.12; Eliot, 1,872; Atlas, 1,785; Boston, 1,100; Revere, 1,173; Commerce, 1,216.63.	<i>Institution for Savings in the Town of Newton.</i> —Public Funds, \$3,500. Loans on \$6,850 United States Bonds, 6,850. Bank Stock owned—Newton, \$1,500; Waltham, 225; Brighton, 480; First National, Cambridge, 1,000; Revere, 4,000; Commonwealth, 3,000; Eleventh Ward, 5,000. Loans on Bank Stock—On 55 State, \$5,500.				
<i>Medford Savings Bank.</i> —Public Funds—United States Bonds, \$5,385. Bank Stock owned—Commerce, \$1,220; Eliot, 575; Revere, 581.25; Eagle, 1,231.50; Republic, 1,911.50; Commonwealth, 2,000; Monument, 2,970; Blackstone, 4,847.50; Market, 1,130; Hide and Leather, 1,721.87; Webster, 1,055.					

	READING.	STONEHAM.	WAKEFIELD.	WALTHAM.	WATERTOWN.
	Reading Savings Bank.	Stoneham Five Cents Savings Bank	Wakefield Savings Bank.	Waltham Savings Bank.	Watertown Savings Bank.
Number of Depositors,	654	1,142	653	4,030	267
Amount of Deposits,	\$157,037 21	\$255,556 97	\$78,445 05	\$1,191,004 50	\$48,669 05
Number of Deposits during the year preceding,	862	1,623	1,273	5,175	515
Amount of the same,	\$94,469 26	\$129,853 57	\$58,739 99	\$480,568 69	\$42,158 45
Number of Deposits received during the year of and exceeding \$300 at one time,	76	80	42	359	26
Amount of the same,	\$50,320 83	\$44,595 78	\$22,131 05	\$217,292 00	\$17,405 40
Number of withdrawals during the year,	427	788	492	2,550	135
Amount of the same,	\$64,024 66	\$94,062 92	\$42,774 80	\$409,390 40	\$17,125 30
Number of accounts opened during the year,	222	334	250	1,012	170
Number of accounts closed during the year,	115	231	121	950	56
Amount of surplus on hand,	\$890 11	\$12,981 43	-	\$3,463 84	\$467 57
Public Funds,	-	10,000 00	-	45,000 00	-
Loans on public funds,	-	950 00	-	-	200 00
Bank Stock,	15,551 75	5,825 00	-	58,085 00	4,100 00
Loans on bank stock,	-	-	-	-	-
Deposits in banks, bearing interest,	3,589 78	3,626 76	-	-	1,900 00
Railroad Bonds,	-	-	-	10,000 00	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	110,355 00	188,811 25	\$56,300 00	733,488 00	28,700 00
Loans to county or town,	-	25,000 00	-	152,800 00	6,900 00
Loans on personal security,	29,515 00	35,850 58	15,829 56	207,900 00	6,100 00

Cash on hand,	\$3,589 78	\$3,826 57	\$1,473 74	\$15,918 16	\$1,936 62
Rate and amount of ordinary dividends for last year,	6 per cent., \$8,523 16	6 per cent., \$11,999 87	6 per cent., \$3,670 33	6 per cent., \$66,475 26	6 per cent. \$2,032 16
Average annual per cent. of dividends ending at time of and including last extra,	6 per cent.	8½ per cent.	—	—	6 per cent.
Extra Dividend, how often declared,	—	Every 2 years.	Every 3 years.	No extra.	No extra.
Annual Expenses of the institution,	\$650 00	\$570 21	\$992 37	\$2,000 00	\$253 25

Reading Savings Bank.—Bank Stock owned—Hide and Leather, \$4,340.25; First National, Chelsea, 5,710.25; Continental, 2,924.25; State, 434.25; Commonwealth, 2,142.75.

Deposits in bank bearing interest—Blackstone, \$3,589.78.

Stoneham Five Cents Savings Bank.—Public Funds—United States Bonds, \$10,000. Loans on United States Bonds, \$950.

Bank Stock owned—Webster, \$575; Hide and Leather, 1,725; City, 1,265; Howard, 2,260.

Deposits in bank bearing interest—Blackstone, \$3,626.76.

Waltham Savings Bank.—Public Funds—United States Bonds, \$45,000.

Bank Stock owned—Revere, \$10,000; Newton, 700; Mount Vernon, 5,000; Waltham, 14,185; Third National, Boston, 2,500; Boston, 4,700; Hide and Leather, 3,000; Market, 2,000; Commerce, 3,000; Traders', 4,000; Suffolk, 1,000; North, 5,200; State, 2,800.

Railroad Bonds—Old Colony and Newport, \$10,000.

Watertown Savings Bank.—Bank Stock owned—Commonwealth, \$2,000; Blackstone, 2,100.

Deposits in bank bearing interest—Blackstone, \$1,900.

	WINCHESTER. Winchester Savings Bank.	WOBURN. Woburn Five Cents Savings Bank.	ASHBURNHAM. Ashburnham Savings Bank.	ATHOL. Athol Savings Bank.	BARRE. Barre Savings Bank.
Number of Depositors,	275	2,236	58	2,107	810
Amount of Deposits,	\$38,203 56	\$350,205 05	\$6,997 83	\$528,809 02	\$208,192 28
Number of Deposits during the year pre- ceding,	632	3,189	29	1,600 00	768
Amount of the same,	\$37,343 41	\$127,152 37	\$2,416 00	\$173,709 41	\$75,310 22
Number of Deposits received during the year of and exceeding \$300 at one time,	16	61	7	176	65
Amount of the same,	\$16,333 48	\$86,372 32	\$3,646 00	\$95,566 99	\$34,209 63
Number of withdrawals during the year,	136	829	3	752	328
Amount of the same,	\$15,500 90	\$65,609 06	\$511 58	\$94,794 43	\$37,603 04
Number of accounts opened during the year,	192	534	29	556	232
Number of accounts closed during the year,	55	286	3	242	91
Amount of surplus on hand,	\$542 00	\$6,009 19	\$35 14	\$1,822 32	\$3,535 28
Public Funds,	-	40,000 00	-	10,000 00	3,470 00
Loans on public funds,	-	750 00	-	8,500 00	-
Bank Stock,	-	20,141 00	-	5,310 00	82,568 53
Loans on bank stock,	-	10,000 00	-	29,200 00	-
Deposits in banks, bearing interest,	100 52	-	-	-	-
Railroad Bonds,	-	-	-	5,231 87	6,060 00
Loans on railroad stock,	-	-	-	7,666 66	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	24,700 00	186,062 16	5,750 00	277,017 11	69,435 00
Loans to county or town,	-	2,500 00	-	56,880 00	14,000 00
Loans on personal security,	15,983 54	91,800 00	1,325 00	134,666 35	35,750 00

Cash on hand,	\$379 50	\$4,960 95	\$56 25	-	\$444 20
Rate and amount of ordinary dividends for last year,	6 per cent., \$1,445 69	6 per cent., \$16,625 64	6 per cent., \$149 76	6 per cent., \$25,671 75	6 per cent., \$9,773 17
Average annual per cent. of dividends ending at time of and including last extra,	6 per cent.	6½ per cent.	-	6½ per cent.	6 per cent.
Extra Dividend, how often declared,	Every 3 years.	Every 3 years.	No extra.	Every 3 years.	No extra.
Annual Expenses of the institution,	\$100 00	\$1,300 15	\$125 40	\$1,750 00	\$347 00

Woburn Five Cents Savings Bank.—Public Funds—United States Bonds, \$40,000.
Loans on United States Bonds, \$750.
Bank Stock owned—Blackstone, \$5,196; Hide and Leather, 6,070; Faneuil Hall, 4,990; Webster, 1,050; Woburn, 2,835.
Loans on Bank Stock—On 40 shares Woburn, \$5,000; 12 Railroad and other Stocks, 5,000.

Athol Savings Bank.—Public Funds—United States Bonds, \$10,000.
Loans on United States Bonds, \$8,500.
Bank Stock owned—Miller's River, \$1,710; First National, Barre, 3,600.
Loans on Bank Stock—Miller's River, \$9,200; Elliot, 20,000.

Railroad Bonds—Cheshire, \$5,231.87.

Loans on Railroad Stock—Vermont and Massachusetts, \$7,666.66.

Barre Savings Bank.—Public Funds—Bangor Bonds, \$3,470.

Bank Stock owned—Atlantic, \$1,262; Atlas, 1,469; Blackstone, 5,722.59; Boylston, 888; Boston, 1,575.27; Commerce, 1,250.50; Continental, 2,018.56; City, Worcester, 6,880; First Worcester, 2,700; Tremont, 7,837.25; Citizens, Worcester, 2,961; Elliot, 2,991; Exchange, 1,896; First, Barre, 2,500; First, Boston, 7,140.25; Howard, 6,755.65; Mechanics, 3,500; North America, 1,631.25; Redemption, 6,263.50; Revere, 1,485; Suffolk, 3,753.75; Shoe and Leather, 2,800; Maverick, 1,200.72; Second National, Boston, 1,342.80; Webster, 2,452.63; Ware, 1,096.25; Hide and Leather, 2,240.20.
Railroad Bonds—Rutland, \$860; Eastern, 5,200.

	BROOKFIELD.		CLINTON.		FITCHBURG.		GARDNER.
	Brookfield Savings Bank.		Clinton Savings Bank.		Fitchburg Savings Bank.	Worcester North Savings Institution.	Gardner Savings Bank.
Number of Depositors,	80*		1,827		6,418	2,139	1,217
Amount of Deposits,	\$6,851 00		\$494,378 31		\$2,150,924 93	\$844,751 78	\$375,404 23
Number of Deposits during the year preceding,	-		2,560.		4,091	2,671	1,320
Amount of the same,	-		\$202,811 64		\$567,070 75	\$420,819 14	\$160,594 40
Number of Deposits received during the year of and exceeding \$100 at one time,	4		101		437	357	142
Amount of the same,	\$1,662 00		\$52,545 00		\$237,840 46	\$221,397 00	\$60,486 62
Number of withdrawals during the year,	3		963		2,456	1,373	471
Amount of the same,	\$957 00		\$121,464 07		\$352,181 39	\$197,939 91	\$61,776 23
Number of accounts opened during the year,	83		562		1,148	800	370
Number of accounts closed during the year,	3		315		892	401	158
Amount of surplus on hand,	-		\$10,001 94		\$36,313 15	\$3,982 10	\$1,365 73
Public Funds,	-		138,000 00		186,000 00	10,100 00	-
Loans on public funds,	-		7,275 00		19,250 00	-	500 00
Bank Stock,	-		32,700 00		196,900 00	29,171 75	15,760 75
Loans on bank stock,	-		30,600 00		16,000 00	1,200 00	7,000 00
Deposits in banks, bearing interest,	-		-		-	-	-
Railroad Bonds,	-		-		2,700 00	62,691 25	8,560 00
Loans on railroad stock,	-		-		3,322 00	3,800 00	800 00
Invested in real estate,	-		-		182,901 28	-	-
Loans on mortgages of real estate,	3,950 00		164,186 49		822,101 00	433,178 39	166,303 75
Loans to county or town,	1,500 00		4,000 00		233,300 00	2,200 00	96,896 95
Loans on personal security,	-		124,775 35		512,471 45	286,085 00	63,650 00

Cash on hand,	\$375 13	\$2,843 41	\$13,951 21	\$6,864 16	\$12,921 24
Rate and amount of ordinary dividends for last year,	{	6 per cent.,	6 per cent.,	6 per cent.,	6 per cent.
Average annual per cent. of dividends ending at time of and including last extra,	-	\$25,135 81	\$114,944 99	\$38,531 68	\$17,029 27
Extra Dividend, how often declared,	-	-	6½ per cent.	-	-
Annual Expenses of the institution,	-	-	Every 5 years.	No extra.	No extra.
	\$68 87	\$1,200 00	\$3,300 00	\$1,500 00	\$431 45

* *Brookfield Savings Bank*.—Commenced business in 1872.

Clinton Savings Bank.—Public Funds—United States Bonds, \$30,000; Clinton, 108,000.
 Loans on United States Bonds, \$7,275.
 Bank Stock owned—Howard, \$1,000; Webster, 500; City, 500; Boston, 200; Atlas, 1,400; Market, 1,500; North America, 2,500; First Clinton, 25,100.
 Loans on Bank Stock—On 150 First Chicago, \$15,000; 187 First Clinton, 15,600.
Fitchburg Savings Bank.—Public Funds—United States Bonds, \$180,000; New Hampshire, 6,000.
 Loans on United States Bonds, \$19,250.
 Bank Stock owned—Fitchburg, \$12,500; Rollstone, 10,000; Townsend, 500; Webster, 10,000; Revere, 20,000; North, 11,600; Howard, 15,000; Merchants', 20,000; Atlas, 22,800; First National, 16,600; North America, 6,600; Commerce, 15,000; City, Worcester, 10,000; Quinsigamond, 3,000; Boston, 13,300; Crocker, 10,000.
 Loans on Bank Stock—On 98 Fitchburg, \$11,000; 50 First Leominster, 5,000.
 Railroad Bonds—Agricultural Branch, guaranteed by Fitchburg and Worcester, \$2,700.

Loans on Railroad Stock—On 89 shares Vermont and Massachusetts, \$2,322; 10 Fitchburg, 1,000.

Worcester North Savings Institution.—Public Funds—Boston Bonds, \$10,100, Bank Stock owned—Rollstone, \$8,180; Commerce, 3,754; Boston, 5,737.50; Atlas, 5,750; Commonwealth, 5,750.25.
 Loans on Bank Stock—On Rollstone, \$1,200.
 Loans on Railroad Stock—On Fitchburg, \$3,800.
 Railroad Bonds—Vermont and Massachusetts, \$20,000; Boston and Albany, 42,691.25.

Gardner Savings Bank.—Loans on United States Bonds, \$500.
 Bank Stock owned—Gardner, \$1,584; State, 5,612.50; Hide and Leather, 2,280; Eagle, 1,284.25; Crocker, 5,000.
 Loans on Bank Stock—On 91 First Gardner, \$7,000.
 Railroad Bonds—Boston and Albany, \$8,560.
 Loans on Railroad Stock—13 Vermont and Massachusetts, \$800.

Cash on hand,	\$853 03	—	\$5,670 49	\$6,444 75	\$904 34
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$4,854 40	6½ per cent., \$48,175 60	6 per cent., \$7,911 70	6 per cent., \$16,735 82	5½ per cent. \$22,763 19
Average annual per cent. of dividends ending at time of and including last extra,	—	—	6 per cent.	—	6½ per cent.
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.	Every 3 years.
Annual Expenses of the institution,	\$250 00	\$2,015 67	\$500 00	\$700 00	\$1,500 00

Grafton Savings Bank.—Bank Stock owned—Redemption, \$4,187.75; Revere, 4,814; State, 2,040; Shawmut, 1,222.75; Howard, 1,744.50; Webster, 1,476.12; North, 1,206.25; Traders', 1,200; Maverick, 1,237.50; Market, 744; Massachusetts, 677.12; Grafton, 3,000; City, 363.25.

Loans on Bank Stock—On 50 shares Hide and Leather, \$5,000.

Lancaster Savings Bank.—Loans on United States Bonds, \$1,100.

Bank Stock owned—Lancaster \$5,000; City, Lynn, 15,000; Second National, Boston, 8,800; Elliot, 8,300; Howard, 6,700; Republic, 7,500; Commerce, 5,000; Webster, 5,000.

Loans on Bank Stock—On Lancaster, \$6,800.

Railroad Bonds—Old Colony and Newport, \$10,000.

Leicester Savings Bank.—Loans on \$1,000 United States Bonds, \$1,000.

Bank Stock owned—Elliot, \$3,610; State, 5,397.50; Traders', 2,612.50; Howard, 2,635; Revere, 2,425; Hide and Leather, 4,106.40; North, 2,425; Webster, 3,162.50; Maverick, 1,178.75; Market, 1,815.40; North America, 1,346; Commonwealth, 1,100; Security, 1,050; Continental, 1,150; Leicester, 3,493.57; Central, Worcester, 1,350.

Loans on Bank Stock—On 18 shares Leicester, \$1,800.

Leominster Savings Bank.—Loans on Public Funds—On United States Bonds, \$3,150.

Bank Stock owned—Webster, \$7,724; Boston, 6,625; Security, 3,221.25; First National, Leominster, 3,490.

Loans on Bank Stock—On First National, Leominster, \$12,400; Mercantile Savings Institution, 600.

Loans on Railroad Stock—On Worcester and Nashua, \$3,000; Boston and Albany, 1,000.

Milford Savings Bank.—Public Funds—United States Bonds, \$26,600; Massachusetts, 19,500.

Loans on Public Funds—On United States Bonds, \$10,850; Town of Upton, 3,000.

Bank Stock owned—Milford, \$8,000; Hopkinton, 2,700; Webster, 700; Hide and Leather, 6,400; Howard, 2,600; Elliot, 5,068.62; Continental, 2,955.25; Revere, 4,645.

Loans on Bank Stock—On 282 shares Milford, \$20,923.88; 50 First National, Worcester, 4,500; 50 Market, Brighton, 4,500.

	MILLBURY.		NO. BROOKFIELD.		SOUTHBRIDGE.		SPENCER.		TEMPLETON.	
	Millbury Savings Bank.		No. Brookfield Savings Bank.		Southbridge Savings Bank.		Spencer Savings Bank.		Templeton Savings Bank.	
Number of Depositors,	850		1,092		2,261		165		132	
Amount of Deposits,	\$274,028 22		\$237,395 00		\$674,273 16		\$34,452 10		\$23,673 04	
Number of Deposits during the year preceding,	884		795		1,774		267		183	
Amount of the same,	\$72,821 32		\$68,612 28		\$139,140 30		\$35,846 77		\$15,366 70	
Number of Deposits received during the year of and exceeding \$300 at one time,	48		51		103		27		12	
Amount of the same,	\$27,439 53		\$24,644 20		\$47,773 73		\$16,102 00		\$5,710 00	
Number of withdrawals during the year,	514		467		930		52		47	
Amount of the same,	\$54,085 14		\$67,178 06		\$102,781 41		\$6,540 24		\$2,647 64	
Number of accounts opened during the year,	202		245		450		146		92	
Number of accounts closed during the year,	126		184		292		18		20	
Amount of surplus on hand,	-		\$2,222 28		\$12,636 76		-		\$27 19	
Public Funds,	\$35,000 00		\$47,000 00		\$236,800 00		-		-	
Loans on public funds,	-		-		35,850 00		-		-	
Bank Stock,	45,200 00		11,626 00		56,000 00		\$3,122 62		-	
Loans on bank stock,	-		2,300 00		2,100 00		-		-	
Deposits in banks, bearing interest,	-		-		10,000 00		-		-	
Railroad Bonds,	-		35,000 00		-		-		-	
Loans on railroad stock,	-		-		-		-		-	
Invested in real estate,	-		-		-		-		-	
Loans on mortgage of real estate,	163,850 00		133,875 00		257,821 50		17,690 00		17,070 00	
Loans to county or town,	27,500 00		8,600 00		15,400 00		8,000 00		-	
Loans on personal security,	-		2,500 00		72,600 00		5,217 00		6,200 00	

Cash on hand,	\$2,746 50	\$632 78	\$338 42	\$639 21	\$430 23
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$14,144 43	6 per cent., \$12,733 35	5 per cent., \$30,015 55	6 per cent., \$651 14	6 per cent. \$629 48
Average annual per cent. of dividends ending at time of and including last extra, . . .	-	-	6½ per cent. Every 3 years.	-	-
Extra Dividend, how often declared, . . .	No extra.	No extra.	6½ per cent. Every 3 years.	No extra.	Every 3 years.
Annual Expenses of the institution, . . .	\$750 00	\$700 28	\$1,969 46	\$19 00	\$314 14

Millbury Savings Bank.—Public Funds—United States Bonds, \$35,000.
Bank Stock owned—Oxford, \$600; Worcester, 900; Central, 3,600; Citizens', 500;
Shoe and Leather, 6,500; Quinsigamond, 2,400; Atlas, 3,000; Boston, 1,300; Black-
stone, 2,000; Hide and Leather, 4,400; Globe, 2,000; Traders', 1,500; North, 600;
Continental, 2,000; Shawmut, 2,500; Commerce, 3,000; North America, 900; Oxford,
600; Millbury, 7,500.

North Brookfield Savings Bank.—Public Funds—Maine Bonds, \$10,000.
Bank Stock owned—Ware, \$546; Elliot, 1,080; Commonwealth, 10,000.
Loans on Bank Stock—On Quinsigamond, \$1,400; Leicester, 900.
Railroad Bonds—Boston and Albany, \$20,000; Eastern, 15,000.

Southbridge Savings Bank.—Public Funds—United States Bonds, \$166,800; Massa-
chusetts, 15,000; Fall River, 15,000; Somerville, 10,000; Northampton, 20,000; Port-
land, 10,000.

Loans on United States Bonds, \$35,850.
Bank Stock owned—Blackstone, \$4,000; Boylston, 1,200; City, 1,200; Columbian,
500; New England, 2,200; Revere, 3,400; Washington, 2,000; Redemption, 30,000;
Southbridge, 11,500.

Loans on Bank Stock—On Southbridge, \$2,100.
Deposits in bank bearing interest—Southbridge, \$10,000.

Spencer Savings Bank.—Bank Stock owned—State, \$1,652.12; Commonwealth,
1,122.50; Hide and Leather, 348.

	UXBRIDGE.		WEBSTER.		WESTBOROUGH.		WINCHENDON.		WORCESTER.	
	Uxbridge Savings Bank.		Webster Five Cents Savings Bank.		Westborough Savings Bank.		Winchendon Savings Bank.		People's Savings Bank.	
Number of Depositors,	625		1,401		625		1,799		8,671	
Amount of Deposits,	\$134,441 50		\$198,984 42		\$143,450 37		\$461,568 46		\$2,890,351 08	
Number of Deposits during the year preceding,	832		1,322		895		1,396		11,362	
Amount of the same,	\$93,403 92		\$106,353 38		\$84,891 39		\$148,497 32		\$1,001,167 62	
Number of Deposits received during the year of and exceeding \$300 at one time,	75		60		58		157		774	
Amount of the same,	\$44,696 73		\$27,324 54		\$22,302 00		\$57,616 48		\$418,628 87	
Number of withdrawals during the year,	235		481		380		699		6,013	
Amount of the same,	\$31,650 61		\$52,335 75		\$38,425 90		\$110,122 78		\$788,285 96	
Number of accounts opened during the year,	260		450		242		353		2,592	
Number of accounts closed during the year,	74		209		101		217		1,810	
Amount of surplus on hand,	\$4,041 57		-		\$1,024 71		\$7,840 63		-	
Public Funds,	-		-		-		50,000 00		\$309,500 00	
Loans on public funds,	-		\$1,500 00		-		-		20,800 00	
Bank Stock,	32,742 87		29,785 50		-		38,600 00		635,191 63	
Loans on bank stock,	-		-		25,209 75		-		22,200 00	
Deposits in banks, bearing interest,	1,329 16		3,640 49		-		-		1,092 27	
Railroad Bonds,	-		-		-		969 90		52,000 00	
Loans on railroad stock,	-		-		-		-		3,900 00	
Invested in real estate,	-		-		-		-		65,000 00	
Loans on mortgage of real estate,	90,080 43		123,875 00		94,580 00		141,406 96		1,624,725 00	
Loans to county or town,	-		20,000 00		2,000 00		65,280 00		10,700 00	
Loans on personal security,	13,845 00		17,605 00		22,350 00		157,905 83		239,143 00	

Cash on hand,				\$1,285 49	\$335 33	\$12,070 02	\$6,149 19
Rate and amount of ordinary dividends for last year,	{	6 per cent.,		6 per cent.,	6½ per cent.,	6 per cent.,	6 per cent.
Average annual per cent. of dividends ending at time of and including last extra,		\$5,005 26		\$7,766 05	\$6,466 85	\$23,989 62	\$156,397 69
Extra Dividend, how often declared,				—	—	6½ per cent.	—
Annual Expenses of the institution,		Every 3 years.		No extra.	No extra.	Every 5 years.	No extra.
		\$1,427 75		\$800 00	\$450 00	\$836 52	\$7,084 07

Uxbridge Savings Bank.—Bank Stock owned—Redemption, \$5,610; Suffolk, 7,814; Hide and Leather, 6,008.12; Revere, 2,420; Blackstone, Uxbridge, 1,635; Howard, 2,265; North, 2,490.75; Franklin, 4,500.

Deposits in bank bearing interest—Blackstone, \$1,329.16.

Webster Savings Bank.—Loans on United States Bonds, \$1,500.

Bank Stock owned—Revere, \$3,660; Hide and Leather, 2,365; Quinsigamond, 7,903.75; Worcester, 11,185.25; Mechanics', 1,001.25; First Worcester, 1,740.25; Southbridge, 625; Oxford, 1,305.

Deposits in bank bearing interest—Worcester Safe Deposit and Trust Company, \$3,640.49.

Westborough Savings Bank.—Bank Stock owned—First National, Westborough, \$10,414.33; Republic, 1,300; Commerce, 1,220; Hide and Leather, 2,204; Tremont, 1,300; Merchants', 3,003; Traders', 600; Redemption, 2,856.42; Millbury, 2,312.

Winchendon Savings Bank.—Public Funds—United States Bonds, \$50,000.

Bank Stock owned—Rollstone, \$9,000; Fitchburg, 1,000; First National, Boston, 1,600; Mechanics', 3,400; First National, Winchendon, 23,600.

People's Savings Bank.—Public Funds—United States Bonds, \$168,500; New York, 20,000; Connecticut, 4,000; Worcester, 23,000; Charlestown, 20,000; Springfield, 1,000; Burlington, 16,000; Portland, 18,000; Bangor, 18,000; Hartford, 6,000; Holyoke, 15,000.

Loans on Public Funds—On \$20,800 United States and City Bonds, \$20,800.
Bank Stock owned—Market, \$9,492.75; Columbian, 6,163.50; Shawmut, 9,972.25; Webster, 15,345; Atlas, 18,056.25; North America, 7,433.75; Union, 965.50; Maverick, 2,656.50; Washington, 12,414; Globe, 31,534.50; Eagle, 21,571.50; North, 26,855.13; Tremont, 22,353.75; New England, 3,397.75; State, 12,364.62; Mechanics', 1,671.25; Hamilton, 4,392; Blackstone, 46,496.50; City, 3,601.50; Traders', 6,806; Continental, 7,611.25; Suffolk, 6,318.75; Eliot, 34,110.25; Shoe and Leather, 7,617.50; Mechanics', Worcester, 4,587; Citizens', 6,306; Merchants', 54,381.50; Revere, 30,442.50; City, 16,133.50; Redemption, 37,356; Commerce, 48,172.13; Hide and Leather, 33,826; Republic, 17,840; Faneuil Hall, 12,585.25; First Worcester, 9,400; Central, 14,796; Worcester, 21,430; Quinsigamond, 7,264.

Loans on Bank Stock—On 18 Worcester, \$1,650; 191 First Worcester, 19,100; 15 Millbury, 1,450.

Deposits in bank bearing interest—Central, \$1,092.27.

Railroad Bonds—Eastern, \$40,000; Worcester and Nashua, 12,000.

Loans on Railroad Stock—On 10 Norwich and Worcester, \$900; 49 Worcester and Nashua, 3,000.

	WORCESTER.			AMHERST.	EASTHAMPTON.
	Worcester Co. Institution for Savings.	Worcester Mechanics' Savings Bank.	Worcester Five Cents Savings Bank.	Amherst Savings Bank.	Easthampton Savings Bank.
Number of Depositors,	15,051	5,577	5,621	1,591	441
Amount of Deposits,	\$5,032,219 31	\$2,261,287 15	\$1,013,860 10	\$294,164 38	\$92,700 13
Number of Deposits during the year preceding,	10,455	4,332	5,539	1,292	829
Amount of the same,	\$967,183 72	\$517,259 08	\$273,997 38	\$98,197 83	\$59,948 52
Number of Deposits received during the year of and exceeding \$300 at one time,	728	492	215	98	42
Amount of the same,	\$421,456 00	\$273,279 03	\$145,288 00	\$48,269 38	\$21,921 50
Number of withdrawals during the year,	7,481	3,789	2,276	632	251
Amount of the same,	\$874,667 19	\$459,182 20	\$200,189 83	\$53,117 75	\$22,188 64
Number of accounts opened during the year,	2,409	1,055	1,269	321	127
Number of accounts closed during the year,	1,898	837	681	181	87
Amount of surplus on hand,	\$31,250 00	-	\$5,372 10	\$3,385 53	\$214 45
Public Funds,	832,300 00	\$385,700 00	105,000 00	10,000 00	-
Loans on public funds,	30,900 00	9,950 00	4,675 00	1,670 00	1,000 00
Bank Stock,	790,550 00	181,507 06	113,600 00	6,000 00	11,934 00
Loans on bank stock,	12,945 00	15,700 00	10,000 00	2,700 00	3,400 00
Deposits in banks, bearing interest,	16,874 74	-	16,629 39	-	-
Railroad Bonds,	50,000 00	2,000 00	10,000 00	8,500 00	-
Loans on railroad stock,	-	9,300 00	-	900 00	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	2,716,700 12	1,391,874 80	477,900 00	155,985 00	39,935 00
Loans to county or town,	492,300 00	43,000 00	275,500 00	55,000 00	1,000 00
Loans on personal security,	248,116 00	220,370 81	4,400 00	55,853 00	34,900 00

Cash on hand,	\$3,357 73	\$20,264 95	\$1,527 81	\$941 91	\$973 30
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$274,368 19	6 per cent., \$123,224 82	6 per cent., \$52,327 06	6 per cent., \$14,432 87	6 per cent. \$3,508 92
Average annual per cent. of dividends ending at time of and including last extra,	-	-	-	-	-
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.	Every 3 years.
Annual Expenses of the institution,	\$11,067 31	\$6,000 00	\$3,527 04	\$600 00	\$153 37

<p><i>Worcester County Institution for Savings.</i>—Public Funds—United States Bonds, \$685,500; Connecticut, 1,800; New Hampshire, 10,000; Rhode Island, 77,000; Maine, 20,000; Vermont, 21,000; Massachusetts, 17,000.</p> <p>Loans on Public Funds—On \$31,500 United States Bonds, 30,900.</p> <p>Bank Stock owned—Atlantic, \$5,400; Atlas, 37,500; Blackstone, 13,800; Boylston, 1,200; Columbian, 5,400; Continental, 12,000; Eliot, 9,000; Faneuil Hall, 2,000; First National, 25,000; Freeman's, 17,200; Globe, 3,100; Hamilton, 18,000; Howard, 15,000; Market, 7,400; Massachusetts, 11,000; Merchants', 12,500; New England, 19,900; North, 4,700; Old Boston, 3,250; Second, 35,200; Shawmut, 17,300; Shoe and Leather, 13,400; State, 11,300; Suffolk, 3,400; Tremont, 15,600; Washington, 19,000; Commerce, 24,000; North America, 7,800; Redemption, 9,300; Republic, 21,000; City, 20,800; Eagle, 11,000; Exchange, 4,900; Hide and Leather, 30,800; Revere, 50,000; Union, 7,100; Webster, 30,000, all of Boston; Central, 28,100; Citizens', 24,800; City, 25,500; Mechanics', 13,300; Quinsigamond, 18,500; Worcester, 64,800, all of Worcester; Blackstone, Uxbridge, 1,000; Fitchburg, 5,100; Grafton, 4,500; Lancaster, 4,600; Leicester, 5,500; Millbury, 10,800; Oxford, 4,800; Southbridge, 3,000; Third National, Springfield, 20,000; Ware, 1,000.</p> <p>Loans on Bank Stock—On 42 First National, Worcester, \$4,100; 6 City and 6 Boston and Albany Railroad, 1,170; 14 Worcester, 1,200; 5 Central, 500; 5 Mechanics', 425; 60 Tremont, 5,000; 6 Leicester, 550.</p> <p>Deposits in bank bearing interest—Worcester, \$16,874.74.</p> <p>Railroad Bonds—Worcester and Nashua, \$20,000; Boston and Albany, 30,000.</p>	<p>Loans on Bank Stock—On 102 Mechanics', \$8,800; 40 Worcester, 3,000; 10 City, 400; 5 Central, 5 City, 5 First National and 5 Leicester, 1,700; 20 Merchants', 1,800.</p> <p>Railroad Bonds—Worcester and Nashua, \$2,000.</p> <p>Loans on Railroad Stock—On 46 Worcester and Nashua, \$3,700; 30 Providence and Worcester and 10 Worcester and Nashua, 3,600; 222 Boston, Clinton and Fitchburg, 20,000.</p> <p><i>Worcester Five Cents Savings Bank.</i>—Public Funds—United States Bonds, \$105,000.</p> <p>Loans on Public Funds—On \$4,800 United States Bonds, \$4,675.</p> <p>Bank Stock owned—City, Worcester, \$8,000; Central, 7,000; Mechanics', Worcester, 5,000; Worcester, 2,000; Northborough, 3,000; Leicester, 3,000; Grafton, 5,000; First National, Boston, 6,700; Hide and Leather, 7,500; Citizens', 700; Millbury, 10,700; Eliot, 5,000; Merchants', Boston, 5,000; Webster, 5,000; Quinsigamond, 10,000; Atlas, 5,000; Howard, 10,000; Commerce, Boston, 5,000; Traders, 5,000; State, 5,000.</p> <p>Loans on Bank Stock—100 shares City, Worcester, \$10,000.</p> <p>Deposits in banks bearing interest—City, \$14,671.43; Quinsigamond, 1,957.96.</p> <p>Railroad Bonds—Worcester and Nashua, \$10,000.</p> <p><i>Amherst Savings Bank.</i>—Public Funds—Bangor Bonds, \$10,000.</p> <p>Loans on \$1,400 United States and \$500 Town Bonds, \$1,670.</p> <p>Bank Stock owned—First National, Easthampton, \$6,000.</p> <p>Loans on Bank Stock—On 30 First National, Amherst, \$2,700, Railroad Bonds—New London Northern, \$2,500; Vermont and Massachusetts, 5,000; Springfield, Hartford and New Haven, 1,000.</p> <p>Loans on Railroad Bonds—New London Northern, \$900.</p> <p><i>Easthampton Savings Bank.</i>—Loan on United States Bonds, \$1,000.</p> <p>Bank Stock owned—First National, Easthampton, \$3,342; First National, Northampton, 1,330; First National, Lynn, 5,256; Holyoke, 2,006.</p> <p>Loan on Bank Stock—First National, Easthampton, \$3,400.</p>
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	HAYDENVILLE.		NORTHAMPTON.		WARE.	CHICOPEE.
	Haydenville Savings Bank.	Northampton Institution for Savings.	Hampshire Savings Bank.	Ware Savings Bank.		
Number of Depositors,	523	4,962	1,222	3,750		1,206
Amount of Deposits,	\$114,948 86	\$1,632,028 39	\$265,546 03	\$1,417,633 47		\$399,486 85
Number of Deposits during the year preceding,	777	3,426	864	2,544		1,536
Amount of the same,	\$87,462 91	\$327,667 50	\$135,812 56	\$276,716 22		\$141,614 94
Number of Deposits received during the year of and exceeding \$300 at one time,	80	283	108	205		69
Amount of the same,	\$43,955 51	\$148,006 29	\$62,262 21	\$119,334 66		\$39,912 00
Number of withdrawals during the year,	298	2,627	561	1,739		792
Amount of the same,	\$44,788 51	\$275,081 39	\$72,416 62	\$260,411 39		\$95,591 41
Number of accounts opened during the year,	311	839	310	671		328
Number of accounts closed during the year,	108	532	107	493		231
Amount of surplus on hand,	\$1,064 97	\$62,505 68	\$2,229 69	\$15,695 05		\$1,009 60
Public Funds,	649 20	199,000 00	1,830 00	315,000 00		15,000 00
Loans on public funds,	-	25,963 07	14,100 00	5,450 00		2,375 00
Bank Stock,	-	50,800 00	91,204 12	223,000 00		11,475 00
Loans on bank stock,	-	42,863 70	28,700 00	13,400 00		3,200 00
Deposits in banks, bearing interest,	-	-	-	-		-
Railroad Bonds,	-	100,000 00	-	90,000 00		-
Loans on railroad stock,	-	-	-	-		-
Invested in real estate,	-	-	-	-		-
Loans on mortgage of real estate,	65,850 00	649,659 00	87,111 00	301,387 72		311,137 00
Loans to county or town,	13,000 00	187,826 13	1,500 00	205,380 00		8,000 00
Loans on personal security,	37,809 16	323,669 81	20,935 58	273,610 00		45,933 00

Cash on hand,	\$3 87	\$114,752 36	\$22,395 02	\$4,365 16	\$3,376 45
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$4,486 93 }	6 per cent., \$90,134 85	6 per cent., \$11,712 14	6 per cent., \$77,715 83	6 per cent. \$20,472 10
Average annual per cent. of dividends ending at time of and including last extra,	-	6 $\frac{1}{4}$ per cent.	6 $\frac{1}{2}$ per cent.	7 $\frac{3}{4}$ per cent.	-
Extra Dividend, how often declared,	Every 3 years.	Every 5 years.	Every 3 years.	Every 5 years.	No extra.
Annual Expenses of the institution,	\$477 63	\$4,800 00	\$600 00	\$4,000 00	\$1,250 00

Northampton Institution for Savings.—Public Funds—United States Bonds, \$199,000.
Loan on Public Funds—On \$26,100 United States Bonds, \$25,963.07.
Bank Stock owned—First National, Boston, \$3,000; North America, 2,700; Webster, 2,000; Washington, 2,000; Merchants', Boston, 2,000; Second National, Boston, 3,400; Traders', 2,000; Exchange, 1,000; State, 1,700; Atlantic, 1,000; Bank of Commerce, 2,000; City, Worcester, 4,000; First National, Northampton, 1,600; Boston, 5,300; Shawmut, 2,600; Northampton, 14,500.
Loans on Bank Stocks—On 211 First Northampton, \$19,250; 127 Northampton, 8,113.70; 66 First Easthampton, 5,800; 35 Hampshire County, 3,300; 48 Old Boston and \$500 United States Bonds, 3,000; 15 Merchants', Worcester, 1,500; 15 Conway, 1,500; 5 Shelburne Falls, 400.
Railroad Bonds—Connecticut River, \$100,000.

Hampshire Savings Bank.—Public Funds—United States Bonds, \$1,830.
Loans on Public Funds—On United States Bonds, \$14,100.
Bank Stock owned—First National, Northampton, \$10,276.50; First Chicopee, 1,550; First National, Easthampton, 2,991; Commerce, 2,505; Hide and Leather, 1,948.25; Howard, 2,200; Mechanics', Worcester, 1,370; Northampton, 5,754; John Hancock, 1,200; Hampshire County, 23,252; Conway, 5,550; Tremont, 3,647; Continental, 1,180; Republic, 1,032; North America, 1,147.50; Market, 3,739.37; Mount Vernon, 896; Commonwealth, 2,200; North, 3,017.50; Merchants', 1,365; Atlantic,

Chicopee Savings Bank.—Public Funds—United States Bonds, \$15,000.
Loans on United States Bonds, \$2,375.
Bank Stock owned—Third National, Springfield, \$5,000; First National, Chicopee, 3,600; Chapin Banking and Trust Company, 2,875.
Loans on Bank Stock—On 20 Hampshire County, \$2,000; 10 Third, Springfield, 800; 4 First, Springfield, 400.

	HOLYOKE.		MONSON.	PALMER.	SPRINGFIELD.
	Holyoke Savings Bank.	Mechanics' Savings Bank.	Monson Savings Bank.	Palmer Savings Bank.	Hampden Savings Bank.
Number of Depositors,	2,484	328*	232+	771	3,033
Amount of Deposits,	\$740,579 53	\$39,860 15	\$50,976 51	\$204,340 42	\$1,250,037 03
Number of Deposits during the year preceding,	5,208	597	338	1,031	3,502
Amount of the same,	\$414,226 00	\$48,025 65	\$52,963 40	\$136,919 43	\$556,183 42
Number of Deposits received during the year of and exceeding \$300 at one time,	280	40	62	123	468
Amount of the same,	\$140,232 00	\$23,743 00	\$31,438 52	\$68,973 55	\$271,657 21
Number of withdrawals during the year,	2,598	108	22	430	2,200
Amount of the same,	\$340,723 49	\$8,165 50	\$1,986 89	\$56,178 16	\$371,638 46
Number of accounts opened during the year,	1,055	328	239	411	1,172
Number of accounts closed during the year,	830	43	7	122	684
Amount of surplus on hand,	\$11,281 22	\$84 45	-	\$665 36	\$19,626 39
Public Funds,	-	-	-	4,890 00	-
Loans on Public Funds,	2,550 00	150 00	-	200 00	15,471 00
Bank Stock,	93,791-17	-	\$19,559 50	15,275 00	174,855 00
Loans on bank stock,	-	-	7,850 00	-	24,150 00
Deposits in banks, bearing interest,	-	-	-	13,323 89	-
Railroad Bonds,	-	-	-	-	18,000 00
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	495,200 00	28,929 00	18,750 00	114,825 00	854,095 00
Loans to county or town,	-	-	-	-	10,000 00
Loans on personal security,	142,686 00	6,000 00	5,000 00	53,860 00	162,700 00

Cash on hand,	\$16,681 70	\$3,040 20	\$413 11	\$2,631 89	\$9,318 66
Rate and amount of ordinary dividends for last year,	{ 6½ per cent., \$41,453 23 }	-	-	6 per cent., \$7,339 58	6 per cent. \$65,250 36
Average annual per cent. of dividends ending at time of and including last extra,	6½ per cent.	-	-	-	7 per cent.
Extra Dividend, how often declared,	No extra.	Every 3 years.	No extra.	No extra.	Every 3 years.
Annual Expenses of the institution,	\$2,200 00	\$266 23	-	\$137 75	\$4,000 00

Holyoke Savings Bank.—Loans on United States Bonds, \$2,550.

Bank Stock owned—Holyoke, \$33,300; Hadley Falls, 4,799.67; Agawam, 14,655; John Hancock, 1,442; Third National, Springfield, 6,685; Second, Springfield, 3,458; Chicopee, 4,777.50; Chapin Banking and Trust Company, 2,875; Traders' 5,727.50; Commerce, 1,255.50; Old Boston, 2,151.50; Elliot, 1,250; First, Westfield, 412; First, Easthampton, 1,680; First, Northampton, 7,275; Northampton, 2,047.50.

* *Mechanics' Savings Bank.*—Commenced business in 1872.

Monson Savings Bank.—Bank Stock owned—Monson, \$635; State, 577.75; Exchange, 881.25; Massachusetts, 641.50; Hide and Leather, 1,162.75; Webster, 1,065; North America, 2,290; Redemption, 3,576.50; Merchants', 3,946.25; Commerce, 4,401; Ware, 382.50.

Loans on Bank Stock—On 65 Agawam, \$7,500; 10 Monson, 350.

† Commenced business in June, 1872.

Palmer Savings Bank.—Public Funds—Rockland Bonds, \$2,250; Bath, 900; Highgate, 1,740.

Loan on \$500 United States Bonds, \$200.

Bank Stock owned—Monson, \$4,125; Agawam, 3,750; Elliot, 6,250; North America, 1,150.

Deposits in bank bearing interest—Redemption, \$13,323.89.

Hampden Savings Bank.—Loans on \$16,500 United States Bonds, \$15,471.

Bank Stock owned—Monson, \$2,200; Hadley Falls, 4,732; First National, Chicopee, 5,030; First National, Boston, 8,300; Revere, 20,000; Webster, 4,292; Merchants', 27,210; Tremont, 600; Hide and Leather, 7,500; Republic, 9,000; Monson, 2,200; Commerce, 9,962; Ware, 12,550; Agawam, 36,604; Holyoke, 6,700; Chapin Banking and Trust Company, 14,375; Third National, Springfield, 5,800.

Loans on Bank Stock—On 64 Third, Springfield, \$6,400; 65 Pynchon, 6,500; 7 Monson, 450; 16 Second, Springfield, 1,600; 15 Agawam, 1,500; 17 First, Springfield, 1,700; 80 Holyoke, 6,000.

Railroad Bonds—Boston and Albany, \$5,000; Eastern, 13,000.

	SPRINGFIELD.		WALES.	WESTFIELD.	
	Springfield Institution for Savings.	Springfield Five Cents Savings Bank.	Wales Savings Bank.	Westfield Savings Bank.	Woronoco Savings Bank.
Number of Depositors,	13,877	4,909	170	2,239	539
Amount of Deposits,	\$5,096,680 63	\$1,067,123 17	\$29,789 75	\$658,191 47	\$187,251 77
Number of Deposits during the year pre- ceding,	15,135	3,711	468	2,198	877
Amount of the same,	\$1,603,942 92	\$350,426 41	\$13,861 10	\$185,343 54	\$150,191 38
Number of Deposits received during the year of and exceeding \$300 at one time,	1,423	241	14	152	159
Amount of the same.	\$863,721 36	\$140,560 97	\$5,827 00	\$80,346 31	\$97,778 94
Number of withdrawals during the year,	11,286	2,514	40	1,530	288
Amount of the same,	\$1,547,739 10	\$324,629 87	\$3,836 96	\$158,169 40	\$33,045 94
Number of accounts opened during the year,	3,671	875	67	410	419
Number of accounts closed during the year,	2,697	834	19	385	85
Amount of surplus on hand,	\$43,557 49	\$15,355 79	\$76 63	\$363 29	-
Public Funds,	846,185 00	262,000 00	-	172,000 00	-
Loans on public funds,	139,475 00	14,450 00	100 00	5,190 00	\$21,600 00
Bank Stock,	450,900 00	45,100 00	10,334 00	19,000 00	-
Loans on bank stock,	114,000 00	24,800 00	-	2,000 00	2,880 00
Deposits in banks, bearing interest,	951 86	-	-	-	-
Railroad Bonds,	-	-	-	-	-
Loans on railroad stock,	7,750 00	-	-	-	-
Invested in real estate,	99,874 61	-	-	-	-
Loans on mortgage of real estate,	3,065,175 00	723,675 00	7,768 00	270,655 00	96,721 25
Loans to county or town,	279,500 00	-	-	46,500 00	24,000 00
Loans on personal security,	92,200 00	-	11,611 83	138,834 27	34,381 00

Cash on hand,	\$44,226 65	\$12,453 96	\$52 55	—	\$7,215 36
Rate and amount of ordinary dividends for last year,	6 per cent., \$277,226 98	6 per cent., \$59,676 41	6 per cent., \$1,211 49	6 per cent., \$35,313 47	6 per cent., \$4,806 35
Average annual per cent. of dividends ending at time of and including last extra,	—	—	—	—	—
Extra Dividend, how often declared,	No extra.	No extra.	Every 5 years.	No extra.	No extra.
Annual Expenses of the institution,	\$10,247 48	\$3,797 03	\$40 00	\$1,260 85	—

<i>Springfield Institution for Savings</i> —Public Funds—United States Bonds, \$681,550; Rhode Island, 23,000; New York, 10,000; Massachusetts, 2,100; Maine, 26,000; New Hampshire, 11,000; Connecticut, 26,300; Hartford, 13,500; Springfield, 51,935; Worcester, 900.	<i>Springfield Five Cents Savings Bank</i> .—Public Funds—United States Bonds, \$262,000.				
Loans on United States Bonds—\$139,475 on \$145,950 in bonds.	Loans on Public Funds—On United States Bonds, \$14,450.				
Bank Stock owned—Chapin Banking and Trust Company, \$14,300; First, 24,400; Second, 18,000; Third, 3,700; Chicopee, 30,300; Pynchon, 20,500; Agawam, 17,200; John Hancock, 5,500, all of Springfield; Ware, 400; Hadley Falls, 2,600; Northampton, 1,400; Hampshire County, 2,000; First, Chicopee, 10,400; State, 10,000; Shawmut, 10,000; Hamilton, 11,400; North, 11,400; City, 10,000; Tremont, 15,900; Atlantic, 8,300; North America, 15,200; Old Boston, 1,900; Second, Boston, 17,700; Commerce, 10,000; Exchange, 2,000; Merchants', 20,500; Atlas, 22,500; Howard, 13,300; Washington, 13,300; Eliot, 5,000; Eagle, 5,000; Blackstone, 15,000; Columbian, 9,100; Webster, 7,500; Union, 4,700; Revere, 21,800; First, Boston, 5,000; Freeman's, 11,300; Redemption, 21,000; Commonwealth, 2,000; Suffolk, 9,700.	Bank Stock owned—City, Worcester, \$5,600; Ware, 6,000; Second National, Springfield, 4,000; Hadley Falls, 1,500; Monson, 1,000; Pynchon, 5,000; John Hancock, 5,000; Agawam, 10,000; Chicopee, 6,000; First, Chicopee, 1,000.				
Loans on Bank Stock—On 356 First, Springfield, \$34,300; 115 Second, 11,500; 290 Third, 29,000; 162 Chicopee, 14,900; 103 Pynchon, 8,400; 27 Agawam, 2,700; 18 John Hancock, 1,300; 30 Mount Vernon, 3,000; 33 First, Easthampton, 3,200; 23 First, Northampton, 2,300; 10 First, Amherst, 800; 5 First, Adams, 500; 10 Hampden, 1,000; 11 Ware, 1,100.	Loans on Bank Stock—On 146 Pynchon, \$14,600; 26 Ware, 2,600; 20 John Hancock, 2,000; 20 Chicopee, 2,000; 20 First, Springfield, 2,000; 10 Cabot, 1,000; 4 Agawam, 400; 2 Second, Springfield, 200.				
Deposits in bank bearing interest—Blackstone, \$951.86.	<i>Wales Savings Bank</i> .—Bank Stock owned—Southbridge, \$1,875; First National, Easthampton, 1,130; Continental, 1,185; Hamilton, 1,220; Revere, 2,405; State, 2,519.				
Loans on Railroad Stock—On 70 Boston and Albany, \$3,450; 45 New York, New Haven and Hartford, 4,000; 5 Connecticut River, 300.	<i>Westfield Savings Bank</i> .—Public Funds—United States Bonds, \$136,000; Portland, 25,000; Hartford, 3,000.				
	Loans on United States Bonds, \$5,190.				
	Bank Stock owned—First National, Westfield, \$15,800; Hampden, 200; Hampshire County, 3,000.				
	Loans on Bank Stock—On First National, Westfield, \$2,000.				
	<i>Woronoco Savings Bank</i> .—Loan on \$21,600 United States Bonds, \$21,600.				
	Loans on Bank Stock—On 32 Hampden, \$2,880.				

	GREENFIELD.		ORANGE.	SHELburne.	ADAMS.
	Franklin Savings Institution.	Greenfield Savings Bank.			
Number of Depositors,	6,682	1,687	255*	2,533	966
Amount of Deposits,	\$2,487,604 35	\$675,224 93	\$34,847 06	\$529,449 51	\$157,743 78
Number of Deposits during the year preceding,	4,313	1,692	255	1,715	1,924
Amount of the same,	\$534,641 72	\$278,053 33	\$34,847 06	\$143,682 35	\$82,388 31
Number of Deposits received during the year of and exceeding \$300 at one time,	552	210	40	94	116
Amount of the same,	\$298,007 66	\$231,271 64	\$21,490 00	\$42,247 92	\$70,045 19
Number of withdrawals during the year,	3,787	940	43	1,020	671
Amount of the same,	\$479,668 54	\$125,351 35	\$5,923 64	\$122,714 78	\$61,102 28
Number of accounts opened during the year,	1,177	522	272	457	549
Number of accounts closed during the year,	756	218	21	307	156
Amount of surplus on hand,	\$38,093 44	\$236 95	-	\$6,561 62	-
Public Funds,	367,300 00	-	-	18,000 00	-
Loans on public funds,	67,186 75	-	-	-	-
Bank Stock,	61,400 00	3,000 00	\$800 00	-	-
Loans on bank stock,	64,700 00	95,360 00	5,020 00	56,900 00	\$12,491 00
Deposits in banks, bearing interest,	6,429 08	6,650 00	-	2,500 00	-
Railroad Bonds,	15,000 00	14,000 00	1,217 56	7,033 38	-
Loans on railroad stock,	-	20,000 00	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	901,864 62	270,845 00	-	5,500 00	-
Loans to county or town,	358,465 00	97,925 00	15,600 00	317,200 00	54,396 90
Loans on personal security,	681,588 93	159,235 16	-	14,000 00	-
			11,063 44	114,096 35	33,570 71

Cash on hand,	\$1,763 41	\$8,445 94	\$2,717 99	\$781 40	\$515 88
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$134,806 89	6 per cent., \$32,191 44	-	6 per cent., \$29,372 88	6 per cent. \$3,742 45
Average annual per cent. of dividends ending at time of and including last extra,	7 per cent.	-	-	-	-
Extra Dividend, how often declared,	Every 5 years.	No extra.	-	No extra.	No extra.
Annual Expenses of the institution,	\$4,197 60	\$1,000 00	-	\$1,600 00	\$1,200 00

<p><i>Franklin Savings Institution.</i>—Public Funds—United States Bonds, \$200,000; Maine, 25,000; New Hampshire, 40,000; Connecticut, 300; Portland, 32,000; Boston, 10,000; Cambridge, 50,000; Salem, 10,000.</p> <p>Loans on United States Bonds, \$67,186.75.</p> <p>Bank Stock owned—Commerce, \$20,400; Faneuil Hall, 500; Revere, 16,600; North America, 8,700; Traders, 1,500; Webster, 10,200; First National, Greenfield, 3,500.</p> <p>Loans on Bank Stock—153 First, Greenfield, \$16,000; 42 First, Northampton, 5,500; 84 Shelburne Falls, 8,500; 60 Conway, 6,000; 19 Hampshire, 1,500; 3 Bristol County, 200; 300 First, Easthampton, 25,000; 10 Mechanics', Worcester, 3 Second, Boston, 10 Connecticut River Railroad, 2,000.</p> <p>Railroad Bonds—Eastern, \$15,000.</p>	<p>Loans on Bank Stock—On 7 First, Northampton, \$700; 13 First, Greenfield, 1,450; 16 Conway, 1,600; 15 Franklin County, 1,500; 14 do., 1,400.</p> <p>Deposits in bank bearing interest—Franklin County, \$14,000.</p> <p><i>Orange Savings Bank.</i>—Loan on United States Bonds, \$800.</p> <p>Bank Stock owned—Elliot, \$5,020.</p> <p>Deposits in banks bearing interest—Miller's River, \$217.56; Franklin County, 1,000.</p> <p>* Commenced business in 1872.</p>	<p><i>Shelburne Falls Savings Bank.</i>—Public Funds—United States Bonds, \$18,000.</p> <p>Bank Stock owned—First, Northampton, \$18,300; Conway, 21,000; Shelburne Falls, 16,300; Everett, 1,300.</p> <p>Loans on Bank Stock—Shelburne Falls, \$2,500.</p> <p>Deposits in bank bearing interest—Shelburne Falls, \$7,033.38.</p> <p><i>Housac Savings Bank.</i>—Bank Stock owned—North Adams, \$12,491.</p>
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<p><i>Greenfield Savings Bank.</i>—Loans on Public Funds—On \$5,000 United States Bonds, \$3,000.</p> <p>Bank Stock owned—Redemption, \$25,930.40; First National, Greenfield, 2,734; Commerce, 7,102; Hamilton, 4,204.20; Revere, 7,684.80; Webster, 5,205.56; Globe, 5,161.15; City, 641.89; Market, 2,593.71; Continental, 5,993.17; Elliot, 4,850.32; Traders, 2,607.65; Merchants', 19,123.50; Washington, 423.43; Conway, 1,100.</p>
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	ADAMS.		GT. BARRINGTON.	LEE.	PITTSFIELD.
	North Adams Savings Bank.	South Adams Savings Bank.	Great Barrington Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.
Number of Depositors,	2,148	687	1,369	1,298	5,080
Amount of Deposits,	\$631,219 84	\$198,540 88	\$321,744 49	\$374,288 51	\$1,696,284 57
Number of Deposits during the year preceding,	2,544	975	3,720	1,058	5,092
Amount of the same,	\$232,032 66	\$84,907 42	\$117,163 46	\$111,072 96	\$494,840 35
Number of Deposits received during the year of and exceeding \$300 at one time,	170	70	107	109	396
Amount of the same,	\$95,350 72	\$35,709 00	\$62,207 12	\$57,337 78	\$218,648 00
Number of withdrawals during the year,	1,306	320	665	682	3,106
Amount of the same,	\$158,734 60	\$51,205 09	\$64,414 02	\$97,884 55	\$395,192 45
Number of accounts opened during the year,	693	215	421	291	1,271
Number of accounts closed during the year,	443	116	191	243	860
Amount of surplus on hand,	\$15,009 18	\$3,726 74	\$1,577 80	\$6,017 22	\$21,592 04
Public Funds,	10,000 00	-	-	104,000 00	303,000 00
Loans on public funds,	2,300 00	100 00	6,500 00	4,600 00	17,500 00
Bank Stock,	13,857 25	18,900 00	32,137 00	20,980 00	100,228 27
Loans on bank stock,	9,968 00	11,000 00	2,000 00	2,710 00	71,410 00
Deposits in banks, bearing interest,	-	5,698 28	-	-	-
Railroad Bonds,	-	-	-	-	-
Loans on railroad stock,	-	-	1,500 00	-	800 00
Invested in real estate,	8,000 00	-	-	-	-
Loans on mortgage of real estate,	353,655 56	59,425 00	171,480 87	184,135 53	707,545 34
Loans to county or town,	45,258 66	1,000 00	9,000 00	34,000 00	156,800 00
Loans on personal security,	193,444 50	102,425 00	96,786 56	25,343 56	357,044 99

Cash on hand,	\$5,066 96	—	\$2,231 31	\$4,536 64	\$14,940 53
Rate and amount of ordinary dividends for last year,	6 per cent., \$32,126 69	6 per cent., \$9,335 20	6 per cent., \$14,753 73	6 per cent., \$19,588 92	6 per cent., \$87,509 30
Average annual per cent. of dividends ending at time of and including last extra,	—	—	—	6½ per cent. Every 5 years.	6½ per cent. Every 5 years.
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the Institution,	\$2,300 00	\$500 00	\$1,284 29	\$1,200 00	\$5,000 00

North Adams Savings Bank.—Public Funds—United States Bonds, \$10,000.
Loans on United States Bonds, \$1,600; Adams, 700.
Bank Stock owned—Adams, \$12,457.25; Lee, 1,400.
Loans on Bank Stock—Adams, \$9,000; Pittsfield, 968.

South Adams Savings Bank.—Loans on United States Bonds, \$100.
Bank Stock owned—First, Adams, \$18,200; Adams, 700.
Loan on Bank Stock—First, Adams, \$11,000.
Deposits in bank bearing interest—First, Adams, \$5,698.28.

Great Barrington Savings Bank.—Loans on United States Bonds, \$6,500.
Bank Stock owned—Mahaiwe, \$2,240; Hide and Leather, 4,408; Elliot, 6,250; North America, 4,835.25; Merchants', 3,300; Atlantic, 1,345; Market, 1,926; Hamilton, 2,227.75; Union, 4,182.50; Shoe and Leather, 1,422.50.
Loans on Bank Stock—10 Mahaiwe, 1,000; Savings Bank Book, 1,000.
Loans on Railroad Stock—8 Berkshire and 11 Stockbridge and Pittsfield, \$1,500.

Lee Savings Bank.—Public Funds—United States Bonds, \$50,000; Boston, 10,000; Worcester, 44,000.

Loans on United States Bonds, \$4,600.
Bank Stock owned—Lee, \$5,880; Adams, 6,400; Pittsfield, 4,500; Housatonic, 4,200.
Loan on Bank Stock—Lee, \$2,710.

Berkshire County Savings Bank.—Public Funds—United States Bonds, \$298,000; Connecticut, 5,000.

Loans on United States Bonds, \$17,500.
Bank Stock owned—Howard, \$3,200; Hide and Leather, 2,500; Shawmut, 2,000; Blackstone, 4,000; Hadley Falls, 2,000; Webster, 8,000; Commerce, 8,000; Merchants', 6,800; Lee, 6,720; Revere, 16,000; Atlantic, 4,500; Eagle, 8,000; Pittsfield, 4,650; North, 3,500; First National, Chicopee, 6,000; Boston, 10,000; Agricultural, 4,104; Adams, 254.27.

Loans on Bank Stock—On 592 Pittsfield, \$67,500; 10 Adams, 1,000; 25 Agricultural, 2,910.
Loan on Railroad Stock—On 10 Pittsfield and North Adams, \$800.

	STOCKBRIDGE.	W. STOCKBRIDGE.	BRAINTREE.	BROOKLINE.	CANTON.
	Stockbridge Savings Bank.	Miners' Savings Bank.	Braintree Savings Bank.	Brookline Savings Bank.	Canton Institution for Savings.
Number of Depositors,	119	89*	187	448	1,021
Amount of Deposits,	\$27,095 14	\$8,401 00	\$21,025 11	\$44,382 74	\$247,925 43
Number of Deposits during the year preceding,	179	141	148	1,187	740
Amount of the same,	\$23,723 32	\$8,401 00	\$6,451 00	\$44,131 88	\$54,321 50
Number of Deposits received during the year of and exceeding \$300 at one time,	32	3	15	28	33
Amount of the same,	\$18,628 12	\$2,400 00	\$8,367 00	\$13,675 00	\$15,645 50
Number of withdrawals during the year,	26	4	70	162	343
Amount of the same,	\$5,612 60	\$342 00	\$7,687 07	\$10,108 75	\$38,568 06
Number of accounts opened during the year,	80	89	100	375	225
Number of accounts closed during the year,	17	3	22	51	136
Amount of surplus on hand,	—	—	\$155 00	—	\$4,660 43
Public Funds,	\$2,000 00	\$689 22.	—	—	20,000 00
Loans on public funds,	—	400 00	—	—	900 00
Bank Stock,	1,770 00	—	920 50	\$5,370 00	8,900 00
Loans on bank stock,	—	—	—	—	9,000 00
Deposits in banks, bearing interest,	—	—	1,892 01	797 34	—
Railroad Bonds,	—	—	—	—	15,000 00
Loans on railroad stock,	—	—	—	—	—
Invested in real estate,	—	—	—	—	220 00
Loans on mortgage of real estate,	17,735 00	5,225 00	15,700 00	20,350 00	123,570 00
Loans to county or town,	—	737 28	1,500 00	—	—
Loans on personal security,	3,165 00	900 00	1,200 00	18,000 00	68,600 00

Cash on hand,	\$2,389 05	\$107 50	\$1,892 01	\$341 43	\$8,157 60
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$836 59	-	6 per cent., \$508 79	5½ per cent., \$844 03	6 per cent. \$13,078 32
Average annual per cent. of dividends ending at time of and including last extra,	-	-	-	-	7 per cent.
Extra Dividend, how often declared,	Every 5 years.	No extra.	No extra.	Every 3 years.	Every 5 years.
Annual Expenses of the institution,	\$110 73	\$56 05	-	\$1,000 00	\$742 85

Stockbridge Savings Bank.—Public Funds—Stockbridge Bonds, \$2,000.
Bank Stock owned—First, Adams, \$1,770.

Miners' Savings Bank.—Public Funds—United States Bonds, \$689.22.
Loans on United States Bonds, \$400.
* Commenced business in 1872.

Braintree Savings Bank.—Bank Stock owned—Merchants', \$920.50.
Deposits in bank bearing interest—Shawmut, \$1,892.01.

Brookline Savings Bank.—Bank Stock owned—Massachusetts, \$1,920; Atlantic, 3,450.
Deposit in banks bearing interest—New England Trust Company, \$797.34.

Canton Institution for Savings.—Public Funds—United States Bonds, \$20,000.
Loans on United States Bonds, \$900.
Bank Stock owned—Neponset, \$6,700; North, 1,700; Market, 500.
Loan on Bank Stock—On 90 Easton, \$9,000.
Railroad Bonds—Boston and Albany, \$5,000; Lowell, 5,000; Eastern, 5,000.

	COHASSET.	DEDHAM.	FOXBOROUGH.	FRANKLIN.	HYDE PARK.
	Cohasset Savings Bank.	Dedham Institution for Savings.	Foxborough Savings Bank.	Benjamin Franklin Savings Bank.	Hyde Park Savings Bank.
Number of Depositors,	920	3,362	828	361	326
Amount of Deposits,	\$335,435 74	\$978,830 45	\$185,288 91	\$78,105 98	\$38,127 67
Number of Deposits during the year preceding,	498	1,965	2,158	295	803
Amount of the same,	\$58,135 00	\$166,740 00	\$72,694 22	\$26,037 81	\$60,621 10
Number of Deposits received during the year of and exceeding \$300 at one time,	59	141	48	45	67
Amount of the same,	\$27,369 00	\$69,241 00	\$25,707 56	\$24,416 75	\$34,025 84
Number of withdrawals during the year,	361	1,015	344	145	267
Amount of the same,	\$42,528 93	\$120,222 35	\$56,117 73	\$13,269 98	\$34,377 22
Number of accounts opened during the year,	136	447	192	229	252
Number of accounts closed during the year,	77	316	98	59	62
Amount of surplus on hand,	\$2,833 54	\$31,883 29	\$1,813 30	\$1,595 23	\$406 39
Public Funds,	13,000 00	71,000 00	9,300 00	1,815 00	-
Loans on public funds,	-	1,400 00	-	989 92	-
Bank Stock,	52,300 00	35,164 50	5,200 00	12,477 12	7,026 75
Loans on bank stock,	-	4,200 00	-	-	-
Deposits in banks, bearing interest,	-	15,253 74	-	-	190 09
Railroad Bonds,	19,000 00	11,665 00	-	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	238,225 00	739,010 00	135,945 00	40,125 00	26,973 75
Loans to county or town,	15,000 00	58,992 50	9,000 00	-	3,000 00
Loans on personal security,	-	74,028 00	21,806 80	5,550 00	-

Cash on hand,	\$454 53	\$15,253 74	\$7,365 16	\$3,878 96	\$199 30
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$17,527 35	{ 6 per cent., \$51,260 26	{ 6 per cent., \$10,102 53	{ 7 per cent., \$1,881 16	{ 6 per cent., \$794 08
Average annual per cent. of dividends ending at time of and including last extra, . . .	7 ¹ / ₁₀ per cent.	6 ⁵ / ₁₀ per cent.	6 ¹ / ₂ per cent.	—	—
Extra Dividend, how often declared, . . .	Every 5 years.	Every 5 years.	Every 5 years.	No extra.	Every 5 years.
Annual Expenses of the institution, . . .	\$1,165 93	\$2,650 42	\$200 00	\$677 78	\$300 00

Cohasset Savings Bank.—Public Funds—United States Bonds, \$12,000; Roxbury, 1,000.
Bank Stock owned—Atlas, \$3,000; Blackstone, 2,000; City, 4,300; Columbian, 2,000; Continental, 2,500; Eagle, 1,800; Everett, 1,000; Hide and Leather, 2,500; Maverick, 1,300; Merchants', 2,300; Boston, 3,500; North, 1,200; Market, 3,000; Republic, 2,200; Revere, 6,000; Shawmut, 3,200; State, 1,600; Tremont, 2,300; Union, 1,500; Washington, 1,000; Webster, 4,100.

Dedham Institution for Savings.—Public Funds—United States Bonds, \$71,000.
Loan on Public Funds—United States Bonds, \$1,400.
Bank Stock owned—Dedham, \$12,987.50; Howard, 4,094.50; Blackstone, 4,625; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,342.50; People's, 5,930; Commerce, 2,848.50.
Loans on Bank Stock—On Cambridge, \$900; Dedham, 3,300.
Deposits in bank bearing interest—Dedham, \$15,253.74.

Railroad Bonds—Eastern, \$1,965; Nashua and Worcester, 9,700.

Forborough Savings Bank.—Public Funds—United States Bonds, \$9,300.
Bank Stock owned—Wrentham, \$700; Boylston, 1,200; Webster, 1,000; Hide and Leather, 1,500; Faneuil Hall, 800.

Benjamin Franklin Savings Bank.—Public Funds—Bath Bonds, \$1,815.
Loans on United States Bonds, \$989.92.
Bank Stock owned—Franklin, \$2,600; Wrentham, 1,620; Tremont, 2,173.37; Howard, 1,702.50; Hide and Leather, 578.75; Eliot, 3,802.50.

Hyde Park Savings Bank.—Bank Stock owned—Blackstone, \$716.50; Commerce, 2,233.25; Freeman's, 1,741.50; First National, Newburyport, 2,335.50.
Deposits in bank bearing interest—Commonwealth, \$190.09.

	MEDWAY.		QUINCY.		RANDOLPH.		WEST ROXBURY.		WEYMOUTH.	
	Medway Savings Bank.		Quincy Savings Bank.		Randolph Savings Bank.		Jamaica Plain Savings Bank.		South Weymouth Savings Bank.	
Number of Depositors,	209		2,814		1,644		20*		628	
Amount of Deposits,	\$56,562 72		\$919,375 65		\$512,964 10		\$646 00		\$211,693 74	
Number of Deposits during the year preceding,	653		2,675		1,354		-		641	
Amount of the same,	\$78,240 31		\$248,505 71		\$155,838 60		-		\$68,085 36	
Number of Deposits received during the year of and exceeding \$100 at one time,	61		210		129		-		65	
Amount of the same,	\$40,627 97		\$114,510 00		\$57,385 17		-		-	
Number of withdrawals during the year,	277		1,154		675		-		249	
Amount of the same,	\$40,591 10		\$151,581 28		\$100,215 16		-		\$36,934 00	
Number of accounts opened during the year,	256		637		359		-		162	
Number of accounts closed during the year,	53		232		110		-		75	
Amount of surplus on hand,	-		\$5,548 83		-		-		\$4,499 31	
Public Funds,	-		143,000 00		\$78,000 00		-		-	
Loans on public funds,	-		1,000 00		-		-		-	
Bank Stock,	\$5,040 00		56,262 74		63,200 00		-		83,286 99	
Loans on bank stock,	-		15,000 00		10,200 00		-		-	
Deposits in banks, bearing interest,	126 74		14,690 02		-		-		3,472 48	
Railroad Bonds,	-		20,000 00		85,000 00		-		-	
Loans on railroad stock,	-		-		-		-		-	
Invested in real estate,	-		-		-		-		-	
Loans on mortgages of real estate,	40,149 13		636,503 81		182,150 00		-		106,669 66	
Loans to county or town,	1,000 00		18,000 00		32,500 00		-		-	
Loans on personal security,	10,830 00		3,400 00		63,100 00		-		22,182 30	

Cash on hand,	\$437 80	\$15,726 75	\$3,437 47	\$3,472 48
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$1,185 89	6 per cent., \$48,023 18	6 per cent., \$26,107 63	6 per cent. \$12,884 22
Average annual per cent. of dividends ending at time of and including last extra,	6 per cent.	8 ³⁶ / ₁₀₀ per cent.	7 ¹ / ₂ per cent.	7 per cent.
Extra Dividend, how often declared,	—	Every 5 years.	Every 5 years.	Every 3 years.
Annual Expenses of the institution,	\$200 00	\$2,200 00	\$600 00	\$400 00

Medway Savings Bank.—Bank Stock owned—Holliston, \$5,040.
Deposits in bank bearing interest—Shoe and Leather, \$126.74.

Quincy Savings Bank.—Public Funds—United States Bonds, \$143,000.

Loan on Public Funds—United States Bonds, \$1,000.
Bank Stock owned—Washington, \$844; Hide and Leather, 1,500; Eliot, 1,706.20;
Exchange, 2,475.33; State, 2,800; Webster, 2,000; Merchants', 2,637.50; Boston, 3,
338.08; Atlas, 3,806.25; Traders', 3,555; Mount Wollaston, 10,600; North, 3,450;
Granite, 10,605.38; North America, 6,925.

Loans on Bank Stock—On 150 shares Republic, \$15,000.

Deposits in bank bearing interest—Granite, \$14,690.02.

Railroad Bonds—Old Colony, \$20,000.

Randolph Savings Bank.—Public Funds—United States Bonds, \$62,000; Maine,
5,000; Portland, 10,000.

Bank Stock owned—Eliot, \$2,000; Blackstone, 4,500; New England, 1,000; North

America, 2,000; Everett, 2,000; Traders', 2,500; Redemption, 5,000; Eagle, 2,000;
Union, 1,300; Continental, 5,000; Commonwealth, 5,000; State, 1,500; Merchants',
2,200; Howard, 1,500; Commerce, 3,500; Tremont, 5,000; North, 2,800; Shawmut,
1,600; City, 1,000; Hide and Leather, 3,300; Exchange, 1,000; Market, 2,500; Boston,
2,000; Webster, 1,000; Taunton, 2,500.
Railroad Bonds—Eastern, \$10,000; Old Colony, 75,000.

* *Jamaica Plain Savings Bank.*—Commenced business October 2, 1872.

South Weymouth Savings Bank.—Bank Stock owned—North America, \$6,530.25;
Shawmut, 10,094.25; Globe, 2,499; South Weymouth, 1,511; Tremont, 3,805.50; Eliot,
3,006.75; Redemption, 12,910.25; Howard, 2,180; Columbian, 4,994.62; Boston,
8,922.99; Webster, 2,029.75; New England, 5,450.50; Eagle, 1,864; Continental,
1,130.25; Commerce, 6,318.88; Atlantic, 5,540.25; Merchants', 1,987.75; Revere, 2,461.
Deposit in bank bearing interest—First National, South Weymouth, 3,472.48.

	WEYMOUTH.		ATTEBOROUGH.	FAIRHAVEN.	FALL RIVER.
	Weymouth Savings Bank.	East Weymouth Five Cents Savings Bank.	Attleborough Savings Bank.	Fairhaven Institution for Savings.	Citizens' Savings Bank.
Number of Depositors,	2,444	164*	757	1,231	2,806
Amount of Deposits,	\$701,238 26	\$11,979 83	\$209,337 57	\$613,269 04	\$1,768,929 37
Number of Deposits during the year preceding,	1,194	287	1,075	706	7,805
Amount of the same,	\$95,388 18	\$12,558 56	\$108,746 70	\$185,540 33	\$141,278 61
Number of Deposits received during the year of and exceeding \$300 at one time,	68	13	85	175	274
Amount of the same,	\$33,145 00	\$6,257 60	\$48,006 17	\$110,022 93	\$189,921 95
Number of withdrawals during the year,	781	6	535	833	2,932
Amount of the same,	\$78,522 52	\$578 73	\$62,555 60	\$65,600 31	\$387,415 68
Number of accounts opened during the year,	309	166	268	238	645
Number of accounts closed during the year,	164	2	81	87	563
Amount of surplus on hand,	\$14,074 60	-	-	\$39,191 25	-
Public Funds,	83,700 00	-	-	130,400 00	\$161,000 00
Loans on public funds,	-	-	-	1,901 00	-
Bank Stock,	68,700 00	-	-	177,980 00	285,891 50
Loans on bank stock,	-	-	-	16,817 94	-
Deposits in banks, bearing interest,	-	\$1,196 98	-	10,000 00	12,000 00
Railroad Bonds,	10,000 00	-	-	20,000 00	-
Loans on railroad stock,	-	-	-	17,700 00	-
Invested in real estate,	-	-	-	3,500 00	-
Loans on mortgage of real estate,	458,277 00	9,900 00	\$105,300 00	3,798 44	455,855 00
Loans to county or town,	15,300 00	-	14,925 00	5,000 00	2,998 75
Loans on personal security,	74,799 00	1,000 00	77,000 00	238,067 47	925,720 00

Cash on hand,	\$4,536 86	—	—	\$14,650 26	\$26,589 53	\$2,456 63
Rate and amount of ordinary dividends for last year,	6 per cent., \$3,874 72	6 per cent., \$181 62	8 per cent., \$13,183 52	7 per cent., \$33,835 60	7 per cent., \$116,964 86	
Average annual per cent. of dividends ending at time of and including last extra, . .	7 $\frac{1}{16}$ per cent.	—	—	—	—	—
Extra Dividend, how often declared, . . .	Every 5 years.	Every 5 years.	—	No extra.	—	—
Annual Expenses of the institution, . . .	\$1,200 00	—	\$200 00	\$1,400 00	\$3,051 15	

Weymouth Savings Bank.—Public Funds—United States Bonds, \$83,700. Bank Stock owned—Merchants', Boston, \$1,200; North, 1,400; Hide and Leather, 7,500; Webster, 2,700; Washington, 4,000; Exchange, 1,500; Republic, 3,000; Maverick, 2,200; City, Boston, 2,700; Traders', 4,000; Union, Weymouth, 38,500. Railroad Bonds—Old Colony and Newport, \$10,000.

* *East Weymouth Five Cents Savings Bank.*—Commenced business in 1872.

Fairhaven Institution for Savings.—Public Funds—United States Bonds, \$39,900; Bath, 10,000; Portland, 6,000; Bangor, 13,000; Dartmouth, 10,000; Belfast, 6,500; Fairhaven, 45,000.

Loans on United States Bonds and Savings Bank Book, \$1,901. Bank Stock owned—Fairhaven, \$27,680; First National, New Bedford, 7,000; Mechanics' New Bedford, 6,800; Commerce, New Bedford, 2,100; Commerce, Boston, 20,100; Republic, 7,500; Boston, 30,000; Elliot, 8,100; North, 5,600; Webster, 21,500;

State, 4,100; Merchants', Boston, 8,000; Traders', 10,500; Howard, 9,000; North America, 10,000. Loans on Bank Stock—On 115 shares Fairhaven, \$6,949.96; 4 Commerce, New Bedford, 260; 11 Mechanics', 907.98; 8 Webster, 700; 30 Blackstone, 20 Commerce, 30 Boston, 8,000.

Deposit in bank bearing interest—Fairhaven, \$10,000.

Loans on Railroad Stock—On 180 shares Boston and Albany, \$17,700.

Citizens' Savings Bank, Fall River.—Public Funds—United States Bonds, \$161,000. Bank Stock owned—Pocasset, \$80,000; Union, Fall River, 15,500; Metacomet, 28,700; Fall River, 9,712.50; Second National, Fall River, 18,000; Commerce, Boston, 10,000; Maverick, 4,779; Elliot, 7,900; First National, Boston, 25,000; Redemption, 4,900; Merchants', Boston, 5,000; Railroad, 2,500; Hide and Leather, 22,500; Howard, 14,000; Revere, 37,400.

Deposit in bank bearing interest—Metacomet, \$12,000.

	FALL RIVER.				NEW BEDFORD.		
	Fall River Savings Bank.	Fall River Five Cents Savings Bank.	Union Savings Bank.		New Bedford Five Cents Savings Bank.	New Bedford Institution for Savings.	
Number of Depositors,	11,475	5,745	1,474		10,745	16,121	
Amount of Deposits,	\$5,341,347 33	\$1,336,209 15	\$622,540 00		\$2,116,419 02	\$7,149,715 69	
Number of Deposits during the year preceding,	9,887	16,840	3,240		11,395	13,068	
Amount of the same,	\$1,225,348 44	\$467,206 54	\$389,617 78		\$567,247 94	\$1,728,160 72	
Number of Deposits received during the year of and exceeding \$300 at one time,	763	270	299		445	1,477	
Amount of the same,	\$480,610 00	\$163,961 00	\$175,288 04		\$255,851 00	\$901,524 82	
Number of withdrawals during the year,	5,527	3,264	1,680		6,450	13,111	
Amount of the same,	\$1,106,447 64	\$351,764 44	\$284,265 73		\$732,007 68	\$1,333,751 23	
Number of accounts opened during the year,	2,219	1,397	762		1,892	3,236	
Number of accounts closed during the year,	2,056	896	428		1,363	1,855	
Amount of surplus on hand,	\$65,000 00	—	\$24,281 67		\$11,191 32	\$141,193 02	
Public Funds,	557,100 00	\$250,000 00	10,000 00		320,000 00	2,498,972 25	
Loans on public funds,	—	—	—		2,185 00	33,744 00	
Bank Stock,	666,600 00	152,300 00	18,800 00		105,100 00	1,179,350 00	
Loans on bank stock,	—	—	1,000 00		2,910 00	18,910 00	
Deposits in banks, bearing interest,	—	—	—		—	26,197 73	
Railroad Bonds,	20,000 00	100,000 00	—		83,500 00	657,807 50	
Loans on railroad stock,	—	—	—		—	25,900 00	
Invested in real estate,	50,000 00	—	29,499 17		—	9,544 20	
Loans on mortgage of real estate,	1,171,438 00	232,625 00	324,130 97		388,241 96	47,599 67	
Loans to county or town,	147,000 00	60,000 00	10,000 00		600 00	500,543 50	
Loans on personal security,	2,579,838 00	596,150 00	237,594 00		338,416 75	2,251,322 33	

Cash on hand,	\$149,371 33	\$22,953 47	\$15,798 06	\$1,427 91	\$9,698 41
Rate and amount of ordinary dividends for last year,	7 per cent., \$343,765 00	7 per cent., \$82,789 26	7 per cent., \$31,502 53	6 per cent., \$128,273 81	7 per cent., \$457,097 80
Average annual per cent. of dividends ending at time of and including last extra,	— — — — —	— — — — —	— — — — —	6½ per cent.	— — — — —
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$7,445 74	\$2,500 00	\$900 00	\$6,800 00	\$13,347 48

Fall River Savings Bank.—Public Funds—United States Bonds, \$557,100.

Bank Stock owned—Massasoit, \$42,200; Metacomet, 75,600; Fall River, 65,300; Second National, Fall River, 15,000; Union, 23,000; First National, New Bedford, 50,000; Commerce, New Bedford, 25,000; Commerce, Boston, 33,500; North America, 40,000; Merchants', Boston, 16,000; Faneuil Hall, 40,000; Washington, 20,000; Webster, 27,500; Eliot, 18,300; Hide and Leather, 27,000; First National, Boston, 33,000; Revere, 40,000; Merchants', New Bedford, 22,000; Howard, 30,000; Second National, Boston, 23,200.

Fall River Five Cents Savings Bank.—Public Funds—United States Bonds, \$250,000.

Bank Stock owned—Atlantic, \$1,300; Atlas, 3,000; Commerce, 1,000; Blackstone, 12,000; Boston, 3,200; Broadway, 5,500; Eliot, 1,500; First National, Boston, 5,000; Howard, 13,300; Maverick, 2,200; Exchange, Boston, 4,000; Hide and Leather, 7,500; Shawmut, 6,700; Webster, 3,000; First National, Malden, 10,000; First National, Chelsea, 30,000; Monument, 8,500; Oxford, 2,000; South Reading, 7,200; Union, 5,000; Revere, 10,000; Second National, Fall River, 13,200; Metacomet, 4,400.

Union Savings Institution.—Public Funds—Fall River Bonds, \$10,000.

Bank Stock owned—Pocasset, \$2,400; Metacomet, 2,760; Union, Fall River, 13,640. Loan on Bank Stock—On Fall River, \$1,000.

New Bedford Five Cents Savings Bank.—Public Funds—United States Bonds, \$320,000.

Loans on United States Bonds, \$2,185.
Bank Stock owned—First National, Boston, \$10,000; Third National, Springfield, 10,000; Merchants', New Bedford, 49,400; Revere, 16,000; Worcester County, 3,000; First National, New Bedford, 2,000; Commerce, 200; Merchants', Boston, 5,000; State, 2,000; Tremont, 2,500.
Railroad Bonds—Mansfield and Framingham, \$33,500; Eastern, 50,000.

New Bedford Institution for Savings.—Public Funds—United States Bonds, \$725,000; Massachusetts, 27,000; New Hampshire, 65,000; Connecticut, 1,000; Boston, 103,995; New Bedford, 571,750; Lynn, 150,000; Fall River, 49,000; Chelsea, 84,450; Springfield, 4,490; Salem, 50,000; Taunton, 19,725; Worcester, 75,000; Dover, N. H., 19,000; Concord, N. H., 5,000; Manchester, 20,000; Burlington, Vt., 27,200.25; Middletown, Conn., 63,475; Hartford, 36,760; Newport, 8,000; Bath, 42,165; Portland, 47,200; Augusta, 4,320; Bangor, 87,000; Rockland, 44,922; Roxbury, 7,430; Charlestown, 100,000; Meriden, 50,000; Norwalk, 10,000.

Loans on United States Bonds, \$28,744; Boston, 5,000.

Bank Stock owned—Merchants', \$109,600; First National, 165,600; Commerce, 100,000; Mechanics, 100,000, all in New Bedford; Hide and Leather, 10,000; Boston, 14,300; Howard, 13,300; Exchange, 2,000; Second National, Boston, 42,600; North America, 28,000; Broadway, 10,700; Maverick, 10,000; First National, Boston, 23,000; Continental, 25,000; Merchants', Boston, 15,000; Eliot, 8,300; North, 22,100; City, Boston, 2,700; Shawmut, 9,000; Tremont, 32,800; Hamilton, 8,300; Commerce, 45,100; Republic, 38,500; Washington, 13,000; Massachusetts, 18,250; Eagle, 14,800; Shoe and Leather, 5,000; Union, Boston, 2,400; Atlas, 36,000; State, 8,200; Traders, 13,000; Columbian, 26,000; Revere, 52,500; New England, 2,700; Webster, 12,000; Monument, 10,000; First National, Chelsea, 20,000; South Reading, 7,000; Fall River, 20,000; Metacomet, 25,000; First National, Malden, 15,000; Fairhaven, 3,600; Railroad, 9,000; Third National, Springfield, 20,000; Commonwealth, 10,000.

Loans on Bank Stock—Merchants', New Bedford, \$11,350; Mechanics, 3,000; Commerce, 2,700; Fairhaven, 700; Falmouth, 1,160.

Deposits in banks bearing interest—Merchants', \$3,968.59; First National, 6,224.02; Commerce, 2,624.71; Mechanics, 3,891.49; Massachusetts, 9,588.92.

Railroad Bonds—New Bedford and Taunton, \$57,807.50; Boston and Albany, 550,000; Eastern, 50,000.

Loans on Railroad Stock—On Boston and Albany, \$10,150; Nashua and Lowell, 3,000; Pittsfield and North Adams, 12,750.

Loan on Railroad Bonds—On New Bedford and Taunton, \$7,400.

	NORTH EASTON.		TAUNTON.		ABINGTON.		BRIDGEWATER.	
	North Easton Savings Bank.	Bristol County Savings Bank.	Taunton Savings Bank.	Abington Savings Bank.	Bridgewater Savings Bank.			
Number of Depositors,	768	7,927	3,204	2,513	180*			
Amount of Deposits,	\$203,572 49	\$2,573,248 78	\$1,076,408 71	\$722,375 54	\$26,116 94			
Number of Deposits during the year preceding,	857	8,136	4,615	1,544	280			
Amount of the same,	\$64,629 80	\$987,526 43	\$533,826 00	\$155,987 85	\$28,189 94			
Number of Deposits received during the year of and exceeding \$300 at one time,	32	542	501	133	28			
Amount of the same,	\$8,574 24	\$364,789 00	\$292,365 00	\$68,761 00	\$13,385 75			
Number of withdrawals during the year,	342	5,355	2,009	958	15			
Amount of the same,	\$43,909 36	\$555,644 25	\$221,670 00	\$94,137 43	\$2,073 00			
Number of accounts opened during the year,	210	1,785	1,288	403	189			
Number of accounts closed during the year,	100	997	456	193	9			
Amount of surplus on hand,	\$815 97	\$43,311 86	\$2,807 43	\$31,530 56	-			
Public Funds,	47,575 55	185,000 00	-	144,778 33	-			
Loans on public funds,	-	2,850 00	27,150 00	14,305 00	-			
Bank Stock,	32,692 25	47,584 00	55,534 62	38,700 00	\$5,024 49			
Loans on bank stock,	12,000 00	3,000 00	20,400 00	14,570 00	1,250 00			
Deposits in banks, bearing interest,	-	-	-	15,176 96	-			
Railroad Bonds,	13,390 00	-	30,000 00	70,903 90	-			
Loans on railroad stock,	-	28,000 00	-	-	-			
Invested in real estate,	-	4,300 00	-	-	-			
Loans on mortgage of real estate,	59,736 75	1,621,592 80	728,397 70	323,649 66	17,600 00			
Loans to county or town,	-	30,100 00	-	45,000 00	-			
Loans on personal security,	31,600 75	687,495 46	245,585 00	85,640 00	1,800 00			

Cash on hand,	\$7,293 16	\$19,216 46	\$2,538 72	\$1,182 25	\$672 04
Rate and amount of ordinary dividends for last year,	7 per cent., \$12,061 95	7 per cent., \$157,050 95	7 per cent., \$54,154 75	6 per cent. \$37,329 32	-
Average annual per cent. of dividends ending at time of and including last extra,	-	-	-	7 $\frac{3}{4}$ per cent.	-
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	Every 5 years.	-
Annual Expenses of the institution,	\$250 00	\$6,500 00	\$2,200 00	\$1,500 00	-

<p><i>North Easton Savings Bank.</i>—Public Funds—United States Bonds, \$21,970.55; New Hampshire, 2,000; Bangor, 6,960; Bath, 2,000; Portland, 13,745.</p> <p>Bank Stock owned—First National, Easton, \$10,690; Neponset, 8,100; Bristol County, 4,560; Taunton, 920.50; Traders', 3,632.75; Redemption, 4,789.</p> <p>Loans on Bank Stock—On First National, \$12,000.</p> <p>Railroad Bonds—Old Colony and Newport, \$13,390.</p>	<p>Loans on Bank Stock—On 46 North Easton, \$4,600; 136 Taunton, Bristol County and Machinists', 15,800.</p> <p>Railroad Bonds—Cape Cod, \$30,000.</p>
<p><i>Bristol County Savings Bank.</i>—Public Funds—United States Bonds, \$185,000.</p> <p>Loan on United States Bonds, \$2,850.</p> <p>Bank Stock owned—Machinists', \$14,477; Bristol County, 5,032; Fairhaven, 4,000; Boston, 4,000; First National, Boston, 10,075; Third National, Springfield, 10,000.</p> <p>Loans on Bank Stock—On 2 shares Bristol County, \$200; 5 Hide and Leather, 500; 5 Machinists', 300; 15 Taunton, 2,000.</p> <p>Loans on Railroad Bonds—On \$10,000 Boston, Clinton and Fitchburg, \$10,000; on \$20,000 Fitchburg and Worcester, \$18,000.</p>	<p><i>Abington Savings Bank.</i>—Public Funds—United States Bonds, \$77,000; Charlestown, 20,000; Bath, 9,095; Bangor, 17,158.33; Meriden, 21,525.</p> <p>Loan on United States Bonds, \$14,305.</p> <p>Bank Stock owned—Boston, \$4,100; Republic, 4,500; Hide and Leather, 3,800; Abington, 10,600; Eliot, 3,400; Webster, 2,300; First National, Adams, 4,000; Howard, 2,700; Traders', 3,300.</p> <p>Loans on Bank Stock—On 55 Abington, \$4,570; 59 Abington, 19 Market, 20 First National, 10,000.</p> <p>Deposit in banks bearing interest—Blackstone, \$15,176.96.</p> <p>Railroad Bonds—Old Colony and Newport, \$26,077.24; Eastern, 44,826.66.</p>
<p><i>Taunton Savings Bank.</i>—Loan on Public Funds—On Bangor Bonds, \$27,150.</p> <p>Bank Stock owned—Merchants', New Bedford, \$27,200; First National, New Bedford, 2,211.01; Atlas, 6,208.61; Taunton, 14,250; Bristol County, 4,405; Machinists', 1,260.</p>	<p><i>Bridgewater Savings Bank.</i>—Bank Stock owned—Suffolk, \$1,036.25; Blackstone, 719.62; Merchants', 663.37; Washington, 444; Shoe and Leather, 2,161.25.</p> <p>Loans on Bank Stock—On 10 Bristol County, \$1,250.</p> <p>* Commenced business April 5, 1872.</p>

	EAST ABINGTON,	HINGHAM,	E. BRIDGEWATER,	N. BRIDGEWATER,	PLYMOUTH.
	East Abington Savings Bank.	Hingham Institution for Savings.	East Bridgewater Savings Bank.	North Bridgewater Savings Bank.	Plymouth Savings Bank
Number of Depositors,	863	3,625	180	2,099	6,647
Amount of Deposits,	\$221,056 95	\$1,318,833 25	\$22,783 64	\$476,156 40	\$1,812,471 47
Number of Deposits during the year preceding,	1,014	1,710	282	2,518	2,713
Amount of the same,	\$115,199 88	\$164,842 37	\$22,904 83	\$247,503 77	\$220,995 30
Number of Deposits received during the year of and exceeding \$300 at one time,	86	154	15	167	206
Amount of the same,	\$44,118 01	\$72,202 90	\$7,739 64	\$109,190 80	\$85,877 00
Number of withdrawals during the year,	470	1,183	77	1,272	2,830
Amount of the same,	\$53,645 60	\$130,027 93	\$4,544 03	\$184,342 15	\$228,559 26
Number of accounts opened during the year,	313	422	158	645	700
Number of accounts closed during the year,	128	252	25	360	510
Amount of surplus on hand,	\$2,656 24	\$12,645 93	\$318 62	\$1,700 13	\$76,241 74
Public Funds,	-	192,800 00	-	112 00	489,846 25
Loans on public funds,	1,650 00	1,640 00	-	-	13,200 00
Bank Stock,	54,072 60	141,600 00	2,895 50	29,741 25	419,975 00
Loans on bank stock,	-	5,150 00	-	-	10,100 00
Deposits in banks, bearing interest,	2,862 93	-	210 81	-	-
Railroad Bonds,	2,049 00	-	3,027 50	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	1,921 03	-	-	76,000 00
Loans on mortgage of real estate,	148,658 22	935,268 13	11,250 00	255,048 69	23,690 00
Loans to county or town,	-	14,250 00	2,513 75	-	7,949 29
Loans on personal security,	14,545 00	38,268 00	2,682 38	173,800 14	651,895 00
					83,500 00
					101,185 70

Cash on hand,	\$497 95	\$582 02	-	\$19,154 45	\$11,716 78
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$9,593 65	6 per cent., \$72,781 23	6 per cent., \$367 83	6 per cent., \$23,447 21	7 per cent. \$118,144 81
Average annual per cent. of dividends ending at time of and including last extra,	-	8½ per cent.	-	-	-
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	No extra.	No extra.
Annual Expenses of the institution,	\$400 00	\$2,287 08	\$50 00	\$1,500 00	\$5,590 04

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East Abington Savings Bank.—Loan on United States Bonds, \$1,650.
Bank Stock owned—State, \$2,071; Hide and Leather, 4,832.50; Revere, 11,644.25; Webster, 8,290.60; Traders', 4,487; Continental, 5,190; Elliot, 1,112.75; Howard, 7,428.30; Market, 3,615.25; Atlantic, 5,400.25.
Deposit in bank bearing interest—Redemption, \$2,862.93.
Railroad Bonds—Connecticut and Passumpsic River, \$2,049.
Hingham Institution for Savings.—Public Funds—United States Bonds, \$139,300; Rhode Island, 5,000.
Loan on Public Funds—United States Bonds, \$2,525.
Bank Stock owned—Hingham, \$15,000; Union, Weymouth, 2,800; Abington, 1,500; Old Colony, 1,600; Merchants', 7,500; Hamilton, 4,200; Market, 3,600; City, 3,200; Revere, 15,000; Atlas, 7,500; Globe, 3,000; Tremont, 8,000; Shoe and Leather, 5,000; State, 2,600; Union, 3,000; Republic, 7,500; Webster, 3,500; Suffolk, 2,300; Eagle, 10,000; New England, 2,000; North America, 8,000; Commerce, 11,000; Atlantic, 3,800; First National, Boston, 5,000; First National, Chelsea, 3,000.
Loans on Bank Stock—On 25 shares Mechanics', \$2,250; 15 Hingham, 9 Old Colony, 2,000; 10 Webster, 900.
East Bridgewater Savings Bank.—Bank Stock owned—Market, \$1,167.50; City, 1,728.
Deposit in bank bearing interest—New England Trust Company, \$210.81.
Railroad Bonds—Old Colony and Newport, \$2,002.50; Eastern, 1,025.
North Bridgewater Savings Bank.—Public Funds—United States Bonds, \$112.
Bank Stock owned—New England, \$728; North America, 7,393.75; Redemption, 1,053; Everett, 1,082; First National, Malden, 2,500; First National, Chelsea, 12,971.50; Blackstone, 4,013.
Plymouth Savings Bank.—Public Funds—United States Bonds, \$241,500; Massachusetts, 15,000; Maine, 51,500; Rhode Island, 12,000; Salem, 10,000; Cambridge, 7,000; Newburyport, 5,000; Charlestown, 14,733.75; Plymouth, 13,000; Portland, 39,900; Meriden, 26,250; Hartford, 4,662.50; New London, 50,000.
Loan on United States Bonds, \$13,920.
Bank Stock owned—State, \$13,000; Merchants', 21,375; Plymouth, 21,800; Old Colony, 25,200; Bristol County, 17,100; Hingham, 5,700; Market, 10,240; Traders', 6,800; City, Boston, 8,400; Suffolk, 6,200; North, 900; Second National, Boston, 27,000; Blackstone, 4,320; Tremont, 19,500; Atlantic, 3,630; Eagle, 8,000; New England, 8,600; Boylston, 5,000; Exchange, Boston, 12,190; Abington, 1,500; Commerce, 14,400; North America, 12,000; Railroad, 11,000; Globe, 2,900; Massachusetts, 9,292.50; Atlas, 23,400; Union, 10,000; Hamilton, 5,300; Freeman's, 2,800; Boston, 13,567.50; Commonwealth, 10,000; Shawmut, 8,950; Webster, 10,000; Columbian, 4,200; Revere, 16,000; Third National, Springfield, 10,000; Old Boston, 5,450; Howard, 5,400; Republic, 18,800.
Loans on Bank Stock—Bristol County, \$1,500; Plymouth, 5,100; Old Colony, 2,300; Plymouth and Old Colony, 1,200.
Loans on Railroad Stock—Old Colony and Newport, \$19,900; Boston and Albany, 3,790.

	PLYMOUTH.	SCITUATE.	SO. SCITUATE.	WAREHAM.	BARNSTABLE.	HARWICH.
	Plymouth Five Cents Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.	Wareham Savings Bank.	Barnstable Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	2,221	362	1,052	1,411	3,673	2,106
Amount of Deposits,	\$416,254 99	\$134,654 65	\$342,909 28	\$472,434 93	\$1,360,771 53	\$399,280 24
Number of Deposits during the year preceding,	1,503	167	365	1,102	1,565	1,067
Amount of the same,	\$94,972 50	\$33,618 00	\$43,397 11	\$141,468 34	\$225,604 23	\$133,450 93
Number of Deposits received during the year of and exceeding \$300 at one time,	90	33	44	104	248	84
Amount of the same,	\$39,282 28	\$22,813 00	\$22,734 00	\$49,538 43	\$133,334 00	\$48,982 65
Number of withdrawals during the year,	582	183	336	649	1,013	764
Amount of the same,	\$62,949 14	\$19,363 05	\$32,504 75	\$83,058 39	\$142,756 69	\$102,728 46
Number of accounts opened during the year,	310	75	134	282	487	397
Number of accounts closed during the year,	149	24	76	131	278	244
Amount of surplus on hand,	\$8,205 92	\$1,263 91	\$5,039 87	\$25,639 84	\$14,856 63	—
Public Funds,	85,700 00	—	10,850 00	—	90,000 00	\$10,200 00
Loans on public funds,	3,900 00	—	—	—	—	—
Bank Stock,	22,900 00	17,757 25	50,700 00	189,562 84	244,106 31	36,760 83
Loans on bank stock,	2,525 00	—	—	20,950 00	7,225 00	—
Deposits in banks, bearing interest,	—	—	—	—	2,096 82	1,123 99
Railroad Bonds,	45,000 00	—	—	14,910 05	—	—
Loans on railroad stock,	123 00	—	—	9,000 00	200 00	—
Invested in real estate,	2,900 00	—	—	—	3,500 00	—
Loans on mortgage of real estate,	201,508 00	95,887 00	233,759 02	83,300 00	817,793 78	91,289 48
Loans to county or town,	17,000 00	12,270 00	8,032 00	5,000 00	20,720 00	20,600 00
Loans on personal security,	35,385 00	8,848 23	39,660 00	165,173 33	309,614 16	247,486 06

Cash on hand,
 Rate and amount of ordinary dividends for
 last year,
 Average annual per cent. of dividends end-
 ing at time of and including last extra, . .
 Extra Dividend, how often declared, . . .
 Annual Expenses of the institution, . . .

\$7,192 64 6 per cent., \$21,542 76	\$2,174 96 6 per cent., \$7,105 06	\$7,248 94 6 per cent., \$19,596 63	\$10,178 55 7 per cent., \$28,696 19	\$3,105 85 7 per cent., \$85,628 57	\$1,780 61 6½ per cent., \$24,281 56
— No extra. \$1,337 30	— No extra. \$800 00	7½ per cent. Every 5 years. \$800 00	— No extra. \$1,238 38	— No extra. \$2,800 00	— No extra. \$1,375 00

Plymouth Five Cents Savings Bank.—Public Funds—United States Bonds, \$32,700; Maine, 20,000; New Hampshire, 7,000; Portland, 11,000; New London, 12,000; Bangor, 2,000; Bath, 1,000.
 Loans on United States Bonds, \$2,900; Plymouth, 1,100.
 Bank Stock owned—Atlas, \$2,500; Merchants, 1,000; Revere, 2,000; North, 600; Shoe and Leather, 500; Commerce, 1,000; Republic, 1,500; Third National, Springfield, 1,000; Old Colony, 2,500; Plymouth, 1,500; City, 1,000; Commonwealth, 5,000; Webster, 2,500; Collateral Loan Company, 300.
 Loans on Bank Stock—On 25 Plymouth, \$2,475; 5 Old Colony, 50.
 Railroad Bonds—Old Colony and Newport, \$27,000; Eastern, 12,000; Cheshire, 4,000; Cape Cod, 2,000.
 Loan on Railroad Stock—On 3 shares Old Colony, \$123.

Scituate Savings Bank.—Bank Stock owned—Merchants, \$1,060; Blackstone, 1,011.25; Howard, 1,600; Shawmut, 1,262.50; Monument, 971; Boston, 7,050; North, 1,225.50; Plymouth, 1,300; Washington, 415; State, 550; Hingham, 1,312.

South Scituate Savings Bank.—Public Funds—United States Bonds, \$10,850.
 Bank Stock owned—Atlantic, \$1,000; Second National, Boston, 1,700; Merchants, 1,500; Washington, 1,600; City, 2,300; North, 4,500; Massachusetts, 500; Hamilton, 1,500; New England, 1,000; Elliot, 800; Globe, 300; Columbian, 3,200; Union, Boston, 1,000; Commerce, 4,000; Eagle, 2,300; Traders, 2,800; Webster, 2,000; Hingham, 2,800; Revere, 6,500; Howard, 1,400; Shawmut, 1,300; Weymouth, 2,700; Eleventh Ward, 4,000.

Wareham Savings Bank.—Bank Stock owned—Exchange, Boston, \$700; Commerce, Boston, 6,770.75; First National, Boston, 2,000; Shoe and Leather, 6,600; Merchants, 11,230.95; City, Boston, 5,000; Second National, Boston, 7,246.25; Andover,

500; Merchants, New Bedford, 2,500; Webster, 10,541.25; North America, 9,225; Eagle, 10,591.50; Suffolk, 11,624.38; Blackstone, 12,991.26; Boylston, 11,603.50; Atlas, 11,328.25; Atlantic, 14,477.75; Shawmut, 10,000; Revere, 6,473; Republic, 3,000; Eleventh Ward, 5,000; Falmouth, 5,194.50; Wareham, 24,964.50.
 Loans on Bank Stock—On Atlantic, \$10,000; South Reading, 9,600; Merchants, New Bedford, 1,350.
 Railroad Bonds—Old Colony and Newport, \$14,910.
 Loan on Railroad Stock—On Old Colony and Newport, \$9,000.

Barnstable Savings Bank.—Public Funds—United States Bonds, \$90,000.
 Bank Stock owned—First National, Yarmouth, \$14,890; Old Colony, 6,000; Bay State, 1,490.81; Atlantic, 5,805; Blackstone, 22,400; Boston, 6,600; City, 1,800; Connecticut, 4,716.88; Commerce, 15,612; Eleventh Ward, 10,000; Elliot, 10,881.50; First National, Boston, 10,000; Howard, 2,270; Hide and Leather, 1,147.50; Merchants, 14,641; Market, 5,897.62; North America, 12,090; North, 3,282.50; Revere, 20,000; Republic, 19,647.25; Shawmut, 11,755; Second National, Boston, 8,800; Suffolk, 3,200; Tremont, 17,500; Union, 3,000; Webster, 7,278.75; Washington, 3,700.
 Loans on Bank Stock—First National, Yarmouth, \$225; First National, Hyannis, 1,500; Maverick, 5,500.

Deposit in bank bearing interest—Traders, \$2,096.82.
 Loan on Railroad Stock—Old Colony and Newport, \$200.

Cape Cod Five Cents Savings Bank.—Public Funds—United States Bonds, \$500; Town of Brewster, 9,700.
 Bank Stock owned—Cape Cod, \$15,671.75; Shawmut, 2,601.58; Yarmouth, 1,537.50; Republic, 1,950; Eleventh Ward, 5,000.
 Deposit in bank bearing interest—Shawmut, \$1,123.99.
 Railroad Bonds—Cape Cod, \$10,000.

	HYANNIS.		PROVINCETOWN.		SANDWICH.		WELLFLEET.		NANTUCKET.		EDGARTOWN.
	Hyannis Savings Bank.		Seamen's Savings Bank.		Sandwich Savings Bank.		Wellfleet Savings Bank.		Nantucket Institution for Savings.		Dukes County Savings Bank.
Number of Depositors,	1,258		1,689		478		915		1,591		10*
Amount of Deposits,	\$386,121 18		\$511,424 17		\$70,989 62		\$239,396 85		\$534,338 92		\$357 00
Number of Deposits during the year preceding,	1,362		972		443		560		1,293		10
Amount of the same,	\$198,550 91		\$102,269 87		\$25,674 86		\$86,021 22		\$110,396 19		\$357 00
Number of Deposits received during the year of and exceeding \$300 at one time,	208		98		17		73		81		-
Amount of the same,	\$115,883 79		\$50,905 58		\$7,806 40		\$44,830 75		\$40,877 68		-
Number of withdrawals during the year,	399		884		213		398		1,443		-
Amount of the same,	\$75,732 00		\$88,616 82		\$18,681 06		\$49,905 61		\$96,636 78		-
Number of accounts opened during the year,	441		319		93		200		190		10
Number of accounts closed during the year,	106		213		47		89		155		-
Amount of surplus on hand,	\$3,705 63		\$15,953 93		\$3,655 55		\$8,019 15		\$6,969 39		-
Public Funds,	-		89,500 00		10,500 00		-		66,600 00		-
Loans on public funds,	1,450 00		7,534 00		-		-		4,950 00		-
Bank Stock,	72,461 00		62,000 00		-		132,479 54		118,200 00		-
Loans on bank stock,	1,433 00		-		-		-		582 91		-
Deposits in banks, bearing interest,	-		2,200 00		-		-		1,517 24		-
Railroad Bonds,	15,000 00		55,500 00		-		14,902 61		-		-
Loans on railroad stock,	2,756 00		-		-		-		-		-
Invested in real estate,	-		3,117 36		-		-		650 00		-
Loans on mortgage of real estate,	159,751 81		96,264 00		39,370 30		16,075 00		8,575 00		-
Loans to county or town,	5,500 00		121,775 00		-		20,175 00		315,777 38		-
Loans on personal security,	136,378 04		81,095 50		23,665 00		52,263 25		-		-
									16,502 78		-

Cash on hand,	\$7,532 83	\$6,238 34	\$3,180 82	\$10,671 03	\$9,042 50	\$357 00
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$16,960 42	7 per cent., \$29,608 22	6 per cent., \$3,683 18	7 per cent., \$12,911 64	6½ per cent. \$2,460 40	—
Average annual per cent. of dividends ending at time of and including last extra,	—	—	—	—	6½ per cent.	—
Extra Dividend, how often declared,	Every 5 years.	No extra.	Every 5 years.	No extra.	No extra.	—
Annual Expenses of the institution,	\$1,495 84	\$2,000 00	\$232 89	\$600 00	\$1,982 74	—

Hyannis Savings Bank.—Loan on United States Bonds, \$1,450.

Bank Stock owned—Suffolk, \$2,830.75; Atlantic, 9,306.75; Columbian, 387.37; Atlas, 11,428; Commerce, 13,344.75; Continental, 7,348; Traders', 4,204.38; City, 3,839; Eagle, 762; Shawmut, 2,016.50; Monument, 3,100; First National, Malden, 1,836.25; Webster, 1,750.25; Blackstone, 735; Hamilton, 1,215.25; Howard, 1,115.50; Shoe & Leather, 435.25; Market, 1,165.25; North America, 793; Eliot, 1,235. Loan on Bank Stock—On First National, Hyannis, \$1,433.

Railroad Bonds—Cape Cod, \$15,000.

Loan on Railroad Stock—On Old Colony and Newport, \$2,756.

Seamen's Savings Bank.—Public Funds—United States Bonds, \$10,000; Chelsea, 50,000; Charlestown, 25,000; Bangor, 2,000; Bath, 1,500; Portland, 1,000. Loan on United States Bonds, \$7,534.

Bank Stock owned—Boston, \$12,600; Republic, 10,000; Freeman's, 8,000; North America, 1,300; First National, Provincetown, 2,800; First National, Chelsea, 5,000; City, 1,000; Second National, Boston, 1,700; Howard, 1,500; Shawmut, 800; Revere, 7,000; Blackstone, 200; State, 10,100. Railroad Bonds—Old Colony and Newport, \$25,000; Cape Cod, 25,000; Cheshire, 5,500.

Sandwich Savings Bank.—Public Funds—United States Bonds, \$6,500; Bath City Bonds, 4,000.

Wallfleet Savings Bank.—Bank Stock owned—Hide and Leather, \$5,042.75; Redemption, 5,059.25; Webster, 3,765.75; Globe, 5,469.25; Eliot, 5,163.25; North, 1,865.62; Old Boston, 3,675; Revere, 2,997.12; Continental, 3,949.50; Republic, 17,006.13; Tremont, 11,608.25; Third National, Boston, 5,226.92; Suffolk, 2,350; Blackstone, 6,233; Provincetown, 2,531.50; Union, 2,773.25; Merchants', 2,605.75; State, 1,982.75; Faneuil Hall, 4,933; Traders', 1,265; Freeman's, 7,436.50; Atlas, 13,095.75; Shawmut, 11,400.25; Commerce, 1,042.25.

Nantucket Institution for Savings.—Public Funds—United States Bonds, \$57,993; Bath, 7,702; Rockland, 900.

Loans on United States Bonds, \$3,950; on New Hampshire, 1,000. Bank Stock owned—Atlas, \$7,500; City, Boston, 2,000; Commerce, Boston, 4,000; Exchange, Boston, 3,000; Eagle, 1,000; Faneuil Hall, 7,000; Merchants', Boston, 2,300; New England, 600; North America, 9,100; Revere, 20,000; Shoe and Leather, 9,000; Mercantile Savings, 200; Traders', 4,500; Tremont, 4,800; Union, Boston, 700; Washington, 2,500; Webster, 7,500; Commerce, New Bedford, 3,000; Pacific, 17,800; State, 5,700; Continental, 1,200; Old Boston, 1,500; Shawmut, 1,300; First National, New Bedford, 2,000.

Loans on Bank Stock—On 13 shares Pacific, \$310.37; 5 Commerce, 272.54.

Deposits in banks bearing interest—North, \$1,067.86; New England, 448.38.

Loan on Railroad Stock—On 6 Boston and Albany, \$650.

* *Dukes County Savings Bank.*—Commenced business October 1, 1872.

AGGREGATES.

	1872. One hundred and seventy-two Savings Banks.	1871. One hundred and sixty Savings Banks.
Number of Depositors,	630,246	561,201
Amount of Deposits,	\$184,797,313 92	\$163,704,077 54
Number of Deposits during the last year,	702,138	634,359
Amount of the same,	\$58,034,129 72	\$58,409,503 79
Number of Deposits during the last year of and exceeding \$300 at one time,	44,514	45,684
Amount of the same,	\$26,201,563 68	\$26,992,748 51
Number of withdrawals during the last year,	389,382	337,985
Amount of the same,	\$43,895,674 16	\$34,888,870 82
Number of accounts opened during the last year,	148,612	146,664
Number of accounts closed during the last year,	88,378	73,986
Amount of surplus on hand,	\$3,045,247 21	\$2,894,043 45
Public Funds,	21,998,497 39	24,918,341 22
Loans on public funds,	1,680,283 28	1,150,476 60
Bank Stock,	16,972,805 21	16,046,834 89
Loans on bank stock,	1,521,715 55	1,275,945 19
Deposits in banks bearing interest, .	1,729,486 79	1,313,403 94
Railroad Bonds,	4,602,567 24	2,259,957 85
Loans on railroad stock,	545,020 66	468,352 66
Invested in real estate,	1,968,435 80	1,700,325 32
Loans on mortgage of real estate, . .	89,684,246 17	74,396,622 97
Loans to counties, cities and towns, .	12,464,761 52	14,221,097 10
Loans on personal security,	33,329,244 27	25,995,562 34
Cash on hand,	1,657,499 45	1,371,898 04
Average rate of ordinary dividends for the last year,	6 $\frac{1}{15}$ per cent.	6 $\frac{1}{11}$ per cent.
Aggregate amount of ordinary divi- dends for the last year,	\$9,622,775 26*	\$8,103,004 24†
Annual Expenses of the institutions, .	469,681 80	429,080 09

The investment in United States bonds is \$13,769,449.02; in State, city and town bonds, \$8,229,048.37.

* Calculated on the returns of 161 Banks,—11 Banks not having declared dividends when their returns were made.

† Calculated on the returns of 141 Banks.

The following statements were duly made to the Commissioner of Savings Banks, in accordance with provisions of the Acts establishing the Collateral Loan Company of Boston, the Worcester Safe Deposit and Trust Company, and the New England Trust Company.

CONDITION OF THE COLLATERAL LOAN COMPANY,

OCTOBER 26, 1872.

Capital Stock,	\$113,500 00	
Dividend account,	820 00	
Reserve account,	350 25	
Net profits (estimated),	4,784 50	
Notes payable,	10,500 00	
Proceeds of auction sale,	4,852 85	
Estimated expenses, due but not paid,	500 00	
Loans on pledge of goods and chattels,		\$112,889 77
Interest accrued but not paid (estimated),		8,000 00
Deposits in bank,		6,077 91
United States bonds,		5,000 00
Furniture and fixtures,		1,000 00
Cash on hand,		2,339 92
	<hr/>	<hr/>
	\$135,307 60	\$135,307 60

DR.

PROFIT AND LOSS FUND.

1871. July 1. Balance of losses,	\$16,714 41
1872. July 1. Amount of losses,	1,246 32
	<hr/>
	\$17,960 73
Less surplus unclaimed,	674 65
	<hr/>
Balance of loss,	\$17,286 08

STATISTICS CONNECTED WITH THE COMPANY.

Whole number of loans,	. . . . .	95,956
Number of loans in 1870,	. . . . .	7,216
Number of loans in 1871,	. . . . .	6,463
Total amount of loans to date,	. . . . .	\$2,836,099 98
Total amount paid in on loans for the same time,	. . . . .	2,723,210 21
Amount of interest earned on loans since last report,	. . . . .	20,619 19
Amount of interest on loans paid since last report,	. . . . .	19,458 84
Interest earned on loans but not paid in,	. . . . .	8,000 00
Dividends declared for 1872, six months,	. . . . .	4 per cent.
Estimated number of articles loaned on,	. . . . .	1,699,208

Fifty-four out of every 100 of the loans made are \$10 and under.

Twenty-nine out of every 100 of the loans the interest is twenty cents and under.

Nineteen out of every 100 of the loans the interest is ten cents and under.

Eleven out of every 100 of the loans the interest is five cents and under.

Four out of every 100 of the loans the interest is only one cent.

Average length of credit taken by the pledgers is four months and twenty days.

Average amount of interest received on each loan is two dollars ninety-nine cents two mills.

Average amount loaned to each person, \$38.02.

CONDITION OF THE WORCESTER SAFE DEPOSIT AND TRUST COMPANY,

OCTOBER 31, 1872.

Capital Stock,	\$200,000 00	
Deposits, including certificates of deposit,	1,180,999 92	
Number of depositors, including holders of certificates,	1,336	
United States bonds,	\$88,150 00	
Town of Holyoke bonds,	59,000 00	
City of Bath bonds,	13,312 50	
	<hr/>	\$160,462 50
Vermont Central and Vermont and Canada		
Railroad equipment bonds,	152,000 00	
Central National Bank stock, New York,	\$21,200 00	
Ninth National Bank stock, New York,	11,255 00	
	<hr/>	32,455 00
Loans on notes of corporations,	\$668,253 67	
on notes of individuals, with collateral,	87,285 00	
on mortgages of real estate,	159,750 00	
	<hr/>	915,288 67
Cash on deposit,	\$31,880 05	
in office,	71,934 06	
	<hr/>	103,814 11
Dividend October 1, 1872, four per cent.,	8,000 00	

CONDITION OF THE NEW ENGLAND TRUST COMPANY,

OCTOBER 30, 1872.

Capital Stock,	\$500,000 00	
Money in trust and on deposit,	2,693,412 20	
on special deposit, without interest,	3,526 47	
	<hr/>	\$3,196,938 67
Number of depositors, including holders of certificates,	1,112	
Railroad bonds,	\$496,490 61	
City of Boston bonds,	9,000 00	
	<hr/>	505,490 61
Loans on call, with collateral,	\$308,823 10	
on mortgages of real estate in Massachusetts,	211,227 50	
on notes with collateral and two sureties,	2,091,613 87	
	<hr/>	2,611,664 47
Cash in banks in Boston,	\$157,969 74	
in office,	6,606 54	
	<hr/>	164,576 28
Stock of New England Trust Company, waiting distribution,	5,338 82	

TABLE, exhibiting the number, condition and progress of the Savings Banks of Massachusetts, in each year, from 1834 to 1872, inclusive. (Returns first required by Acts 1844, chap. 190.)

YEAR.	No. of Banks.	Number of depositors.	Increase in No. of depositors over previous year.	Percentage of increase.	Amount of deposits.	Increase in amt of deposits over previous year.	Percentage of increase.	Average to each depositor.	Population of Massachusetts.	Deposits to each person of population.	Percentage of population who are depositors.	Expense of management.	Percentage of expense to total deposits.
1834, .	22	24,256	—	—	\$3,407,773 00	—	—	\$140 09	614,408 ^c	\$5 58	4 ^d	\$10,968 00	—
1835, .	27	27,232	2,976	12	3,921,370 00	\$513,597 00	15	143 99	—	—	—	12,066 00	33
1836, .	28	29,786	2,554	9	4,374,578 00	453,208 00	11½	146 19	—	—	—	14,413 00	—
1837, .	30	32,564	2,778	9½	4,781,426 00	406,848 00	9½	146 51	—	—	—	17,504 00	—
1838, .	30	33,063	499	1½	4,869,393 00	87,967 00	2	147 27	—	—	—	18,329 00	—
1839, .	30	36,686	3,623	11	5,608,159 00	738,766 00	15½	152 86	—	—	—	17,204 00	—
1840, .	31	37,470	784	2	5,819,554 00	211,395 00	3½	157 98	737,609	7 88	5 ^e	17,952 00	—
1841, .	30	41,423	3,953	10½	6,714,182 00	894,628 00	15½	162 08	—	—	—	19,248 00	—
1842, .	—	42,587	1,164	2½	6,900,451 00	186,270 00	2½	162 03	—	—	—	—	—
1843, .	31	43,217	630	1½	6,935,547 00	35,095 00	½	160 40	—	—	—	20,777 00	29
1844, .	31	49,699	6,482	15	8,261,345 00	1,325,798 00	19	166 23	—	—	—	22,688 00	—
1845, .	33	58,178	8,479	17	9,813,288 00	1,551,943 00	18½	168 66	—	—	—	27,017 00	—
1846, .	38	62,893	4,715	8	10,680,933 00	867,645 00	8	169 82	—	—	—	29,307 00	—
1847, .	39	68,312	5,419	8½	11,780,813 00	1,099,880 00	10	172 45	—	—	—	34,490 00	—
1848, .	41	69,894	1,582	2½	11,970,448 00	189,635 00	1½	171 26	—	—	—	36,405 00	—
1849, .	43	71,629	1,735	2½	12,111,554 00	141,106 00	1½	169 08	—	—	—	37,361 00	—
1850, .	45	78,823	7,194	10	13,660,024 00	1,548,471 00	13	174 57	994,514	13 73	8 ^f	41,681 00	26
1851, .	45	86,537	7,715	9½	15,554,089 00	1,894,065 00	14	179 73	—	—	—	43,707 00	—
1852, .	53	97,353	10,816	12½	18,401,308 00	2,847,219 00	12	189 01	—	—	—	49,380 00	—
1853, .	60	117,404	20,051	20½	23,370,102 00	4,968,794 00	27	199 05	—	—	—	59,071 00	—
1854, .	73	136,654	19,250	16½	25,936,858 00	2,566,756 00	11	189 88	—	—	—	63,471 00	28
1855, .	80	148,263	11,609	8½	27,296,217 00	1,257,359 00	4½	184 10	1,132,369	24 12	13 ^g	77,757 00	—

1856,	81	165,484	17,221	11½	\$30,373,447	00	\$3,077,231	00	10½	\$184	15	-	-	-	\$89,309	00	}	.28
1857,	86	177,375	11,891	8	33,015,757	00	2,642,310	00	8½	186	13	-	-	-	102,027	00		
1858,	86	182,655	5,280	3	33,914,972	00	899,215	00	2½	185	67	-	-	-	105,339	00		
1859,	86	205,409	22,754	12½	39,424,419	00	5,509,647	00	16	191	93	-	-	-	107,951	00		
1860,	89	230,068	24,659	12½	45,054,236	00	5,629,817	00	14½	195	83	-	-	\$35 59	112,264	00	}	.27²
1861,	93	225,058	5,010a	2½a	44,785,439	00	268,797	09a	¾a	198	99	-	-	-	120,886	00		
1862,	93	248,900	23,842	10½	50,403,674	00	5,618,235	00	12½	202	50	-	-	-	135,783	00		
1863,	95	272,219	23,319	9½	56,883,828	00	6,480,154	00	12½	208	92	-	-	-	140,713	00		
1864,	97	291,616	19,397	7	62,557,604	30	5,673,775	75	106	214	52	-	-	-	184,739	77	}	.29
1865,	102	291,488	128a	-	59,936,482	52	2,621,121	78a	4½a	205	62	-	-	47 29	203,348	56		
1866,	102	316,853	25,365	8½	67,732,264	31	7,795,281	79	13	213	76	-	-	-	219,257	03		
1867,	108	348,593	31,740	10	80,431,583	71	12,699,319	40	18½	230	73	-	-	-	254,225	79		
1868,	115	383,094	34,501	106	94,838,336	54	14,406,752	83	186	247	55	-	-	-	297,527	60	}	.31
1869,	130	431,769	48,675	12½b	112,119,016	64	17,280,680	10	18½	259	67	-	-	-	339,271	57		
1870,	139	488,797	57,028	13	135,745,097	54	23,626,080	90	21	277	71	-	-	93 14	375,734	09		
1871,	160	561,201	72,404	14	163,704,077	54	27,958,980	00	20½	291	52	-	-	-	429,080	09		
1872,	172	630,246	69,045	12½	184,797,313	92	21,093,236	38	12½	293	21	-	-	-	469,681	80		

a Decrease.
e Or 1 person in 20.

b Nearly.
f Or 1 person in 12 1-3.

c In 1830.
g Or 1 person in less than 8.

d Or 1 person in 25.
h Or 1 person in 5 4-10.

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ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS,

INCLUDING THE

ABSTRACTS OF RETURNS

FROM THE

SAVINGS INSTITUTIONS IN MASSACHUSETTS.

1873.

BOSTON:

WRIGHT & POTTER, STATE PRINTERS,
CORNER OF MILK AND FEDERAL STREETS.

1874.

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1873
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Commonwealth of Massachusetts.

REPORT.

TO HON. OLIVER WARNER, *Secretary of the Commonwealth.*

I have the honor to submit herewith the Eighth Annual Report of the Commissioner of Savings Banks, with an abstract of the annual returns of the banks, made in compliance with the requisition of His Excellency the governor, October 25th; and also statements of the Collateral Loan Company, and of the several trust companies in this Commonwealth.

During the year ending with the date of the returns three Savings Banks have commenced business, namely :—

Crocker Institution for Savings,	.	.	Turner's Falls.
Middleborough Savings Bank,	.	.	Middleborough.
Florence Savings Bank	.	.	Northampton.

The present number of banks is one hundred and seventy-five, all of which, and also the trust companies, have been examined by me, and an abstract of the examination is submitted.

The amount of deposits held by the Savings Banks on the twenty-fifth day of October was \$202,195,345.70, showing an increase for the year of \$17,398,029.78. The table of aggregates following the abstract of returns will show the amounts of the several classes of loans and investments.

For the first six months of the year covered by the returns, ending with May 1st, the gain in deposits was, as appears by returns made to the state treasury for purposes

of taxation, \$10,123,191.72. This shows a gain in the last half of the year of \$7,274,838.06.

Under ordinary circumstances the gain would be much larger in the last half; and this reversal of the usual condition is to be attributed mainly to the general distrust of banking institutions caused by the financial difficulties of September. From the time of the suspension of the national banks, and for several weeks thereafter, deposits in the Savings Banks were almost nominal, while the withdrawals, especially of the larger deposit accounts, either from doubt of the solvency of the banks or for the purpose of making more profitable investments, were very heavy.

To meet this unusual draft, the banks called in personal loans, pledged or sold some of their most available securities, and thus placed themselves in position, so far as practicable, to meet such of their liabilities as were likely to be demanded. Some of the banks required notice to be given of the withdrawal of large deposits, as all may, by provision in their by-laws; many paid without notice, as usual; and all responded to the demand for small deposits. During the month of December following the returns, the deposits and withdrawals have been nearly equal, and this condition may be expected to continue until the general resumption of trade gives employment to labor.

No losses have been made this year to affect the standing of any Savings Bank in the State, and they have established a right to the large measure of public confidence they possess.

Recent experience has again shown the necessity of investing a certain portion of deposits in securities at all times readily convertible into currency with the least loss. It is made more important because of the common, almost universal practice to pay deposits without notice, and so general has been the practice that to insist upon notice at once creates something of distrust in the minds of many depositors who are not capable of receiving any evidence of ability to pay short of payment itself.

In ordinary times there seems to be no reason why the banks should not meet the necessities and convenience of depositors upon demand. In financial panics, if the banks have

securities convertible with small loss, they have power to allay unreasonable public fear, and to restore confidence with their depositors by paying only a small part of their liabilities, without injustice to remaining depositors.

This precaution is especially needful when the currency of the country is in its present condition, inconvertible and therefore depreciated paper, without any active, settled policy of government tending to its restoration.

Under such conditions general credit in the country cannot be wholly sound. Unhealthy speculations and unprofitable trade will prevail, large amounts of capital rendered unproductive or lost, and panics and bankruptcy become legitimate results, certain to occur from time to time while the conditions remain.

It therefore becomes a matter for careful inquiry whether legislation can prudently be had, further restricting the investments of Savings Banks, so that the banks may be better able to sustain themselves in any emergency likely to happen.

A law requiring all deposits to be invested in United States bonds would be certain to keep the banks in condition to meet all demands promptly, under all circumstances, and probably with the least possible sacrifice. But such a law would be both needless and injurious. It would be needless, because the safety as well as prompt payment of the deposits may be otherwise secured. No solvent bank will suddenly be called upon to pay more than a comparatively small percentage of its liabilities, if ready to meet these, and if it is doing the legitimate business of a Savings Bank. And it would be injurious, because the various industries of the State cannot lose the immense benefit derived from the two hundred million credits, now resting in our Savings Banks, without prostration.

The amount of United States securities now held by the Savings Banks is about nine million dollars, much less than half the amount held when the deposits were but a hundred million, and it is still rapidly diminishing.

Heretofore these securities have been held in large amounts by the older institutions; but very few banks incorporated within the last eight years have held any. The reasons are obvious. There is no inducement to hold the bonds to secure

exemption from taxation, either national or state, and they are not found sufficiently remunerative to meet the wants of the banks in a pretty active effort to keep up the present rate of interest paid by them, with the expenses of management and the state tax.

As half the deposits are loaned on mortgages of real estate, and so placed quite beyond reach for immediate use, and as the collection of personal loans cannot surely be relied upon in a panic, the banks are liable to be forced into a position where they will be obliged to make large sacrifices by a forced sale of bank stocks or, perhaps, city or town bonds. A large majority of the banks are now so situated as to their investments that they must realize upon the latter classes in case they respond to an unusual and sudden call.

Requiring notice of withdrawal will not by any means surely relieve them from the difficulty. It may defer it, in many cases, however, as the bank by-laws now stand, only for a week, with the strong probability of creating distrust where none existed before.

If this situation calls for any legislation it seems to be that which will act as a check upon the making of loans and investments as they have been made for several years last past, and which will oblige the banks within a reasonable time to invest a certain percentage of their deposits, varying with the amount held, in a class of securities possessing at all times the most desirable elements for the investment of savings, namely: securities paying a fair interest, entirely safe, and therefore readily convertible into currency with the least sacrifice. No other securities possess all these elements in the same degree as do the bonds of the United States. I therefore suggest the propriety of legislation which will compel our Savings Banks to increase the amount of their investment in these securities; and it seems to me so important in many aspects that I do not hesitate to urge attention to the subject now, believing no time will be found better adapted to commence than the present year.

As this would be an additional restriction upon the employment of Savings Bank capital, already limited as is the use of no other capital in the State, reducing income, and being quite as much for the benefit of the public as the de-

positors ; and as the State, in collecting its tax upon the deposits, has an assessment upon a full, not an estimated value, as in the case of all other capital ; and also, as much of the deposit would by law be exempt from taxation if not held by Savings Banks, it appears to me both equitable and wise that the banks should be relieved from tax upon so much of their deposits as is invested in United States bonds, or, at least, upon so much as they may by law be required to so invest.

Compared with last year, the returns this year show a much smaller loan on mortgages of real estate. The demand for credit for speculative purposes in this direction has for the present ceased. The shrinkage of values necessarily following has not affected the safety of the bank loans to any important extent.

Personal loans have been increased much less than in previous years. No change in the character of the loan has been made. It is liable to be affected by any of the misfortunes necessarily connected with dealings in personal credits ; and if losses have heretofore been small, it is because great caution has been used in making loans.

The amount invested in bank stock—principally the stock of banks in Boston—was unusually large, being nearly five million dollars. The institutions now hold an investment in these stocks equal to a fourth of the national banking capital in the State.

The annual return of the banks, as now required, does not call for a full statement of their accounts. As that is needed for an exact understanding of their condition, I suggest that the law be modified in that respect.

It is a matter of great importance to the State that the standing of our Savings Banks should be maintained. This will be secured by a policy having for its main object the safety of the deposits. All other considerations are inferior compared with it. The nearer absolute safety is reached in the investments, regard being had to a proper division of them, the better will the institutions meet all their obligations promptly, and so attract and retain within our own State the earnings and savings of our own industry.

Of the loan and trust companies incorporated, four only are in operation. Their deposits thus far have been in the

greater part ordinary mercantile credits, three of the institutions not having opened trust departments.

They have been prudently managed in conformity with law, and proved quite as able to sustain themselves in the recent panic as other banking institutions.

I think it proper to suggest in relation to these institutions, that their charters impose restrictions and grant privileges differing materially. As they have been created for substantially similar purposes, there are strong reasons for placing all under the regulations of a general law.

F. M. STONE,

Commissioner of Savings Banks.

DECEMBER 31, 1873.

ABSTRACT
OF
ANNUAL EXAMINATIONS
OF THE
SAVINGS BANKS, BANKING AND
TRUST COMPANIES.

1873.

ABINGTON SAVINGS BANK—ABINGTON.

[October 18.]

Z. N. WHITMARSH, *President.*

Treasurer, J. N. FARRAR

Deposits,	\$789,891 80	
Interest,	25,357 73	
Public Funds,		\$95,850 00
Bank Stock,		70,050 00
Railroad Bonds,		77,143 75
Loans on Public Funds,		17,550 00
on Bank Stock,		4,520 00
on Real Estate,		384,255 00
on Personal Security,		89,677 75
to Counties, Cities and Towns,		70,000 00
to Banks, on interest,		4,027 77
Expense Account,		400 99
Cash on hand,		1,774 27
	\$815,249 53	\$815,249 53

Number of Depositors,	2,655
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$15,000 00
Annual expenses,	1,450 00

AMESBURY SAVINGS BANK—AMESBURY.

[October 22.]

JOHN S. BOYER, *President.*

Treasurer, J. L. PEARSON.

Deposits,	\$45,400 52	
Interest,	1,732 77	
Loans on Real Estate,		\$18,600 00
on Personal Security,		26,652 71
to Banks, on interest,		1,874 23
Cash on hand,		6 35
	\$47,133 29	\$47,133 29

Number of Depositors,	307
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Annual expenses,	\$120 00

AMHERST SAVINGS BANK—AMHERST.

[June 27.]

E. FOSTER COOK, *President*.*Treasurer*, SAMUEL C. CARTER.

Deposits,	\$315,841 52	
Profits,	2,793 54	
Public Funds,		\$17,500 00
Bank Stock,		6,000 00
Loans on Public Funds,		2,520 00
on Real Estate,		173,960 00
on Personal Security,		49,897 78
to Counties, Cities and Towns,		64,000 00
Cash on hand,		4,757 28
	\$318,635 06	\$318,635 06

Number of Depositors,	1,676
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$6,000 00
Annual expenses,	650 00

ANDOVER SAVINGS BANK—ANDOVER.

[October 11.]

NATHANIEL SWIFT, *President*.*Treasurer*, JOHN F. KIMBALL.

Deposits,	\$1,046,366 80	
Profits,	38,502 48	
Public Funds,		\$90,000 00
Bank Stock,		110,600 00
Railroad Bonds,		150,000 00
Loans on Public Funds,		9,500 00
on Real Estate,		246,513 78
on Personal Security,		61,735 00
to Counties, Cities and Towns,		411,000 00
to Banks, on interest,		3,834 52
Cash on hand,		1,685 98
	\$1,084,869 28	\$1,084,869 28

Number of Depositors,	2,829
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Annual expenses,	1,275 00

ARLINGTON FIVE CENTS SAVINGS BANK—ARLINGTON.

[December 4.]

ALBERT WINN, *President.**Treasurer,* WILLIAM PROCTER.

Deposits,	\$481,346 02	
Profits,	195 33	
Interest,	9,570 39	
Bills Payable,	4,000 00	
Public Funds,		\$50,000 00
Bank Stock,		13,235 00
Railroad Bonds,		5,050 00
Loans on Real Estate,		363,725 00
on Personal Security,		41,575 00
on Railroad Stock,		1,800 00
to Counties, Cities and Towns,		11,000 00
Expense Account,		157 86
Cash on hand,		8,568 88
	\$495,111 74	\$495,111 74

Number of Depositors,	1,627
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,955 75
Annual expenses,	650 00

ASHBURNHAM SAVINGS BANK—ASHBURNHAM.

[June 6.]

GEO. C. WINCHESTER, *President.**Treasurer,* GEO. W. EDDY.

Deposits,	\$14,722 22	
Profits,	68 38	
Interest,	432 35	
Loans on Real Estate,		\$6,500 00
on Personal Security,		2,375 00
to Counties, Cities and Towns,		5,100 00
Expense and Tax Account,		160 37
Cash on hand,		1,087 58
	\$15,222 95	\$15,222 95

Number of Depositors,	90
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	

ATHOL SAVINGS BANK—ATHOL.

[June 13.]

CHAS. C. BASSETT, *President.**Treasurer, A. HARDING.*

Deposits,	\$581,871 64	
Interest,	2,394 13	
Public Funds,		\$10,000 00
Bank Stock,		18,410 00
Railroad Bonds,		5,231 87
Loans on Public Funds,		7,350 00
on Bank Stock,		32,800 00
on Real Estate,		297,882 18
on Personal Security,		137,768 80
on Railroad Stock,		7,666 66
to Counties, Cities and Towns,		59,880 00
Tax Account,		2,073 63
Expense Account,		700 08
Cash on hand,		4,502 55
	\$584,265 77	\$584,265 77

Number of Depositors,	2,252
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,500 00
Annual expenses,	1,692 66

ATTLEBOROUGH SAVINGS BANK—ATTLEBOROUGH.

[August 26.]

A. CODDING, Jr., *President.**Treasurer, E. R. PRICE.*

Deposits,	\$264,569 59	
Interest,	8,734 46	
Loans on Real Estate,		\$158,835 00
on Personal Security,		83,250 00
to Counties, Cities and Towns,		15,500 00
Cash on hand,		15,719 05
	\$273,304 05	\$273,304 05

Number of Depositors,	923
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends.	
Annual expenses,	\$200 00

BARNSTABLE SAVINGS BANK—BARNSTABLE.

[August 14.]

JOHN MONROE, *President.*

Treasurer, DANIEL SCUDDER.

Deposits,	\$1,455,123 94	
Dividend Account,	22,280 75	
Suspense Account,	61 49	
Bills Payable,	2,845 77	
Bank Stock,		\$285,650 00
Real Estate,		4,000 00
Loans on Real Estate,		798,659 16
on Personal Security,		358,506 10
to Counties, Cities and Towns,		19,045 00
Cash on hand,		14,451 69
	\$1,480,311 95	\$1,480,311 95

Number of Depositors,	3,835
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$22,400 00
Annual expenses,	3,000 00

BARRE SAVINGS BANK—BARRE.

[June 12.]

CHAS. BRIMBLECOM, *President.*

Treasurer, EDWIN WOODS.

Deposits,	\$233,720 28	
Interest,	5,027 47	
Public Funds,		\$8,530 00
Bank Stock,		89,868 74
Railroad Bonds,		1,000 00
Loans on Real Estate,		80,928 67
on Personal Security,		41,295 69
to Counties, Cities and Towns,		14,000 00
Expense Account,		908 15
Cash on hand,		2,216 50
	\$238,747 75	\$238,747 75

Number of Depositors,	900
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$7,865 00
Annual expenses,	400 00

BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

[October 25.]

DAVIS THAYER, Jr., *President.**Treasurer,* C. W. STEWART.

Deposits,	\$117,524 32	
Interest,	3,446 42	
Public Funds,		\$1,815 00
Bank Stock,		34,660 62
Railroad Bonds,		2,043 33
Railroad Stock,		1,300 00
Loans on Real Estate,		66,175 00
on Personal Security,		10,505 00
to Banks, on interest,		4,227 02
Expense Account,		43 65
Cash on hand,		201 12
	\$120,970 74	\$120,970 74

Number of Depositors,	548
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$8,887 50
Annual expenses,	500 00

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

[July 15.]

JULIUS ROCKWELL, *President.**Treasurer,* R. W. ADAM.

Deposits,	\$1,788,520 46	
Profits,	72,415 21	
Public Funds,		\$303,000 00
Bank Stock,		99,120 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		10,900 00
on Bank Stock,		53,500 00
on Real Estate,		776,447 00
on Personal Security,		373,620 00
on Railroad Stock,		800 00
to Counties, Cities and Towns,		185,161 00
Expense Account,		2,831 00
Cash on hand,		45,556 67
	\$1,860,935 67	\$1,860,935 67

Number of Depositors,	5,313
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$16,000 00
Annual expenses,	5,000 00

BEVERLY SAVINGS BANK—BEVERLY.

[October 7.]

WILLIAM ENDICOTT, *President.**Treasurer, R. G. BENNETT.*

Deposits,	\$469,809 96	
Profits,	1,373 14	
Interest,	10,971 72	
Bank Stock,		\$100,872 85
Loans on Public Funds,		8,023 00
on Bank Stock,		8,560 00
on Real Estate,		340,111 00
on Personal Security,		12,080 00
Expense Account,		461 55
Tax Account,		1,593 75
Cash on hand,		10,452 67
	\$482,154 82	\$482,154 82

Number of Depositors,	2,000
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$11,475 00
Annual expenses,	900 00

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

[March 17.]

PAUL ADAMS, *President.**Treasurer, A. H. EVANS.*

Deposits,	\$10,693,574 81	
Profit and Loss Account,	221,622 23	
Interest,	304,900 61	
Suspense Account,	10,090 15	
Public Funds,		\$2,214,000 00
Bank Stock,		422,987 50
Railroad Bonds,		240,000 00
Real Estate,		103,640 81
Loans on Public Funds,		38,000 00
on Bank Stock,		60,600 00
on Real Estate,		6,252,500 00
on Personal Security,		675,000 00
to Counties, Cities and Towns,		839,800 00
to Banks, on interest,		50,000 00
Expense Account,		37,824 17
Cash on hand,		295,835 32
	\$11,230,187 80	\$11,230,187 80

Number of Depositors,	62,764
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$64,900 00
Annual expenses,	41,022 54

BOSTON PENNY SAVINGS BANK—BOSTON.

[March 8.]

DANIEL HARWOOD, *President*.*Treasurer*, HENRY R. REYNOLDS.

Deposits,	\$1,066,084 96	
Profits,	10,705 14	
Bank Stock,		\$39,415 37
Railroad Bonds,		10,000 00
Real Estate,		122,495 94
Loans on Public Funds,		1,350 00
on Bank Stock,		50,000 00
on Real Estate,		628,260 00
on Personal Estate,		180,100 00
to Banks, on interest,		42,044 01
Cash on hand,		3,124 78
	\$1,076,790 10	\$1,076,790 10

Number of Depositors, 8,490

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, . . . \$11,000 00

Annual expenses, 6,000 00

BRAINTREE SAVINGS BANK—BRAINTREE.

[October 18.]

E. A. HOLLINGSWORTH, *President*.*Treasurer*, C. H. HOBART.

Deposits,	\$37,212 62	
Interest,	648 99	
Bank Stock,		\$3,040 00
Railroad Bonds,		1,011 25
Loans on Real Estate,		28,075 00
on Personal Security,		550 00
to Counties, Cities and Towns,		1,500 00
Expense Account,		469 18
Cash on hand,		3,216 18
	\$37,861 61	\$37,861 61

Number of Depositors, 251

Rate of ordinary dividends for the last year, 6 per cent.

Extra dividends are made once in Five years.

Largest amount invested in the stock of any one bank, . . . \$1,800 00

Annual expenses, 50 00

BRIGHTON FIVE CENTS SAVINGS BANK—BRIGHTON.

JAMES DANA, *President.*

[April 25.]

Treasurer, J. L. ORDWAY.

Deposits,	\$173,689 16	
Reserve Fund,	5,420 35	
Interest,	2,448 07	
Public Funds,		\$16,235 87
Bank Stock,		19,596 25
Loans on Public Funds,		3,000 00
on Bank Stock,		8,100 00
on Real Estate,		99,416 95
on Personal Security.		25,623 34
Suspense Account,		517 00
Expense Account,		178 50
Cash on hand,		8,889 67
	\$181,557 58	\$181,557 58
Number of Depositors,		742
Rate of ordinary dividends for the last year,		5 per cent.
Last dividend of reserved profits, in 1870.		
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$6,867 50
Annual expenses,		700 00

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

JOSEPH WILBOR, *President.*

[September 4.]

Treasurer, CHARLES H. ATWOOD.

Deposits,	\$2,925,802 24	
Profits,	40,440 48	
Interest,	95,641 05	
Public Funds,		\$100,000 00
Bank Stock,		46,000 00
Real Estate,		3,000 00
Loans on Public Funds,		2,850 00
on Bank Stock,		5,850 00
on Real Estate,		2,044,872 68
on Personal Security,		772,586 74
on Railroad Stock,		30,000 00
to Counties, Cities and Towns,		35,100 00
Expense Account,		1,809 56
Cash on hand,		19,814 79
	\$3,061,883 77	\$3,061,883 77
Number of Depositors,		8,635
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$13,600 00
Annual expenses,		6,000 00

BRIDGEWATER SAVINGS BANK—BRIDGEWATER.

[September 25.]

Jos. A. HYDE, *President.**Treasurer,* SAMUEL P. GATES.

Deposits,	\$87,742 68	
Interest,	902 31	
Bank Stock,		\$17,048 99
Loans on Bank Stock,		1,250 00
on Real Estate,		48,050 00
on Personal Security,		17,200 00
Expense Account,		336 75
Cash on hand,		4,759 25
	<hr/>	<hr/>
	\$88,644 99	\$88,644 99
<hr/>		
Number of Depositors,		436
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$8,709 37

BROADWAY SAVINGS BANK—LAWRENCE.

[October 10.]

JOHN FALLON, *President.**Treasurer,* JOHN L. BREWSTER.

Deposits,	\$401,644 17	
Interest,	12,096 02	
Bank Stock,		\$118,532 39
Loans on Bank Stock,		5,844 00
on Real Estate,		257,430 00
on Personal Security,		13,910 29
Furniture and Fixtures,		655 52
Expense Account,		1,012 99
Cash on hand,		16,355 00
	<hr/>	<hr/>
	\$413,740 19	\$413,740 19
<hr/>		
Rate of ordinary dividends for the last year,		6 per cent.
Largest amount invested in the stock of any one bank,		\$21,121 64
Annual expenses,		1,700 00

BROOKFIELD SAVINGS BANK—BROOKFIELD.

[June 24.]

EMMONS TWICHELL, *President.*

Treasurer, GEORGE E. FORBES.

Deposits,	\$9,969 28	
Profits,	126 79	
Interest,	62 21	
Loans on Real Estate,		\$6,050 00
on Personal Security,		2,200 00
Expense Account,		131 19
Cash on hand,		1,777 09
	\$10,158 28	\$10,158 28

Number of Depositors,130

Rate of ordinary dividends for the last year,6 per cent.

BROOKLINE SAVINGS BANK—BROOKLINE.

[December 22.]

GEORGE ATKINSON, *President.*

Treasurer, F. W. PRESCOTT.

Deposits,	\$84,252 70	
Profits,	990 64	
Interest,	1,632 32	
Guarantee Fund,	556 96	
Bank Stock,		\$28,426 00
Loans on Real Estate,		46,925 00
on Personal Security,		10,000 00
Expense Account,		506 19
Cash on hand,		1,575 43
	\$87,432 62	\$87,432 62

Number of Depositors,661

Rate of ordinary dividends for the last year,6 per cent.

Extra dividends are made once inTwo years.

Largest amount invested in the stock of any one bank,\$8,012 50

Annual expenses,1,000 00

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

[October 14.]

JOHN B. DANA, *President*.*Treasurer*, JAMES M. THURSTON.

Deposits,	\$1,477,945 20	
Profits,	466 30	
Interest,	4,357 51	
Public Funds,		\$97,524 17
Bank Stock,		108,008 50
Railroad Bonds,		4,000 00
Loans on Public Funds,		2,000 00
on Bank Stock,		2,000 00
on Real Estate,		1,124,923 00
on Personal Estate,		141,100 00
Cash on hand,		3,213 34
	\$1,482,769 01	\$1,482,769 01
Number of Depositors,		4,461
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$15,312 50
Annual expenses,		3,023 24

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGEPORT.

[October 23.]

BENJAMIN TILTON, *President*.*Treasurer*, EDWARD HYDE.

Deposits,	\$1,454,375 54	
Interest,	42,127 43	
Bank Stock,		\$128,166 70
Loans on Public Funds,		800 00
on Real Estate,		1,116,710 76
on Personal Security,		131,000 00
to Counties, Cities and Towns,		100,000 00
to Banks, on interest,		16,700 00
Cash on hand,		3,125 51
	\$1,496,502 97	\$1,496,502 97
Number of Depositors,		4,748
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1873.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$30,691 87
Annual expenses,		4,000 00

CANTON INSTITUTION FOR SAVINGS—CANTON.

[May 1.]

CHARLES H. FRENCH, *President.*

Treasurer, F. W. DEANE.

Deposits,	\$268,828 76	
Profits,	5,046 93	
Interest,	1,781 51	
Suspense Account,	7 00	
Public Funds,		\$20,000 00
Bank Stock,		8,900 00
Railroad Bonds,		16,000 00
Real Estate,		220 00
Loans on Public Funds,		600 00
on Bank Stock,		9,000 00
on Real Estate,		153,020 00
on Personal Security,		67,500 00
Expense Account,		50
Cash on hand,		423 70
	\$275,664 20	\$275,664 20

Number of Depositors,	1,099
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,700 00
Annual expenses,	750 00

CAPE ANN SAVINGS BANK—GLOUCESTER.

[November 14.]

GORHAM P. LOW, *President.*

Treasurer, GEO. J. MARSH.

Deposits,	\$924,524 26	
Profits,	11,165 25	
Interest,	1,287 08	
Public Funds,		\$127,000 00
Bank Stock,		165,241 78
Railroad Bonds,		41,654 43
Real Estate,		8,000 00
Loans on Public Funds,		500 00
on Bank Stock,		2,000 00
on Real Estate,		427,730 66
on Personal Security,		30,575 00
to Counties, Cities and Towns,		131,052 92
Expense Account,		7 75
Cash on hand,		3,214 05
	\$936,976 59	\$936,976 59

Number of Depositors,	3,523
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends made once in	Five years.
Largest amount invested in the stock of any one bank,	\$21,461 50
Annual expenses,	3,612 68

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

[August 14.]

JOSIAH HARDY, *President*.*Treasurer*, OBED BROOKS.

Deposits,	\$449,484 68	
Profits,	7,748 50	
Public Funds,		\$10,700 00
Bank Stock,		26,760 83
Railroad Bonds,		10,000 00
Loans on Real Estate,		85,104 07
on Personal Security,		289,226 46
to Counties, Cities and Towns,		19,100 00
Suspense Account,		518 67
Cash on hand,		15,823 15
	\$457,233 18	\$457,233 18
Number of Depositors,		2,285
Rate of ordinary dividends for the last year,		6½ per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$15,671 75
Annual expenses,		1,385 00

CENTRAL SAVINGS BANK—LOWELL.

[March 28.]

O. H. MOULTON, *President*.*Treasurer*, J. N. PEIRCE, Jr.

Deposits,	\$586,852 62	
Interest,	6,807 61	
Bank Stock,		\$93,078 62
Loans on Public Funds,		56,627 60
on Real Estate,		427,262 50
Expense Account,		2,661 87
Cash on hand,		14,029 64
	\$593,660 23	\$593,660 23
Rate of ordinary dividends for the last year,		5 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$16,962 50
Annual expenses,		1,200 00

CHARLESTOWN FIVE CENTS SAVINGS BANK—CHARLESTOWN.

[December 11.]

P. J. STONE, *President.*

Treasurer, AMOS STONE.

Deposits,	\$2,475,011 02	
Profits,	95,922 13	
Bank Stock,		\$472,480 50
Railroad Bonds,		179,000 00
Real Estate,		7,071 74
Loans on Public Funds,		4,000 00
on Bank Stock,		15,400 00
on Real Estate,		1,764,850 00
on Personal Security,		89,000 00
to Counties, Cities and Towns,		15,000 00
Cash on hand,		24,130 91
	\$2,570,933 15	\$2,570,933 15

Number of Depositors,	8,346
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$45,900 00
Annual expenses,	4,112 50

CHELSEA SAVINGS BANK—CHELSEA.

[September 20.]

JOHN H. OSGOOD, *President.*

Treasurer, J. F. FELLOWS.

Deposits,	\$826,458 67	
Interest,	22,581 01	
Public Funds,		\$41,467 58
Bank Stock,		70,146 31
Real Estate,		12,500 00
Loans on Real Estate,		577,228 58
on Personal Security,		11,000 00
to Counties, Cities and Towns,		118,152 25
Cash on hand,		18,544 96
	\$849,039 68	\$849,039 68

Number of Depositors,	4,686
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$9,400 00
Annual expenses,	3,500 00

CHICOPEE SAVINGS BANK—CHICOPEE.

[June 24.]

JEROME WELLS, *President*.*Treasurer*, H. H. HARRIS.

Deposits,	\$407,158 36	
Profits,	1,221 15	
Bills Payable,	2,335 49	
Public Funds,		\$15,000 00
Bank Stock,		11,475 00
Loans on Public Funds,		7,750 00
on Bank Stock,		2,600 00
on Real Estate,		320,257 00
on Personal Security,		45,633 00
to Counties, Cities and Towns,		8,000 00
	\$410,715 00	\$410,715 00

Number of Depositors,	1,230
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,000 00
Annual expenses,	1,800 00

CITIZENS' SAVINGS BANK—FALL RIVER.

[September 18.]

JOSEPH OSBORN, *President*.*Treasurer*, E. E. HATHAWAY.

Deposits,	\$1,701,944 33	
Profits,	91,853 96	
Public Funds,		\$2,998 75
Bank Stock,		285,891 50
Loans on Real Estate,		599,090 00
on Personal Security,		900,895 00
Expense Account,		775 83
Cash on hand,		4,147 21
	\$1,793,798 29	\$1,793,798 29

Number of Depositors,	2,758
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$80,000 00
Annual expenses,	3,961 88

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

[November 18.]

W. R. WHITTIER, *President.**Treasurer, E. G. WOOD.*

Deposits,	\$664,970 19	
Interest,	17,064 33	
Public Funds,		\$35,370 30
Bank Stock,		31,238 33
Railroad Bonds,		45,337 91
Loans on Public Funds,		500 00
on Bank Stock,		900 00
on Real Estate,		426,932 70
on Personal Security,		126,153 00
to Counties, Cities and Towns,		9,000 00
Expense Account,		2,032 85
Cash on hand,		4,569 43
	\$682,034 52	\$682,034 52

Number of Depositors,	3,663
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$18,463 71
Annual expenses,	1,800 00

CITY INSTITUTION FOR SAVINGS—LOWELL.

[April 1.]

NATHAN ALLEN, *President.**Treasurer, JOHN A. BUTTRICK.*

Deposits,	\$3,184,159 79	
Profits,	160,862 74	
Public Funds,		\$90,000 00
Bank Stock,		578,228 00
Railroad Bonds,		236,000 00
Loans on Bank Stock,		16,300 00
on Real Estate,		1,531,324 00
on Personal Security,		269,100 00
to Counties, Cities and Towns,		591,900 00
to Banks, on interest,		30,698 71
Cash on hand,		1,471 82
	\$3,345,022 53	\$3,345,022 53

Number of Depositors,	8,660
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$50,500 00
Annual expenses,	7,000 00

CLINTON SAVINGS BANK—CLINTON.

[April 23.]

FRANKLIN FORBES, *President*.*Treasurer*, C. L. S. HAMMOND.

Deposits,	\$565,702 09	
Profits,	5,000 00	
Interest,	6,611 33	
Public Funds,		\$128,000 00
Bank Stock,		32,700 00
Loans on Public Funds,		6,175 00
on Bank Stock,		40,000 00
on Real Estate,		187,869 49
on Personal Security,		170,975 35
to Counties, Cities and Towns,		8,000 00
Cash on hand,		3,593 58
	\$577,313 42	\$577,313 42

Number of Depositors,	1,995
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$25,100 00
Annual expenses,	1,500 00

COHASSET SAVINGS BANK—COHASSET.

[September 23.]

A. H. TOWER, *President*.*Treasurer*, L. N. BATES.

Deposits,	\$359,182 48	
Profits,	708 16	
Public Funds,		\$1,000 00
Bank Stock,		57,000 00
Railroad Bonds,		30,000 00
Loans on Real Estate,		253,350 00
to Counties, Cities and Towns,		17,000 00
Cash on hand,		1,540 64
	\$359,890 64	\$359,890 64

Number of Depositors,	958
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,000 00
Annual expenses,	1,200 00

CROCKER INSTITUTION FOR SAVINGS—TURNER'S FALLS.

[July 9.]

ALVAH CROCKER, *President.**Treasurer,* R. H. OAKMAN, Jr.

Deposits,	\$13,101 74	
Interest,	295 07	
Bank Stock,		\$1,000 00
Loans on Real Estate,		4,050 00
to Counties, Cities and Towns,		7,000 00
Expense Account,		214 18
Cash on hand,		1,132 63
	\$13,396 81	\$13,396 81

Number of Depositors,	97
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$1,000 00

DANVERS SAVINGS BANK—DANVERS.

[November 6.]

RUFUS PUTNAM, *President.**Treasurer,* WILLIAM L. WESTON.

Deposits,	\$836,974 82	
Profits,	15,205 03	
Bills Payable,	10,000 00	
Public Funds,		\$19,500 00
Bank Stock,		136,912 50
Loans on Public Funds,		16,400 00
on Bank Stock,		24,685 00
on Real Estate,		451,858 28
on Personal Security,		188,735 00
to Counties, Cities and Towns,		14,330 00
Cash on hand,		9,759 07
	\$862,179 85	\$862,179 85

Number of Depositors,	2,640
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$20,000 00
Annual expenses,	1,800 00

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

[May 14.]

THOMAS BARROWS, *President.**Treasurer,* CALVIN GUILD.

Deposits,	\$1,015,010 05	
Profits,	39,005 22	
Public Funds,		\$71,000 00
Bank Stock,		43,809 50
Railroad Bonds,		33,261 25
Loans on Public Funds,		1,400 00
on Bank Stock,		4,200 00
on Real Estate,		767,252 00
on Personal Security,		74,028 00
to Counties, Cities and Towns,		40,967 50
to Banks, on interest,		15,031 85
Cash on hand,		3,065 17
	\$1,053,015 27	\$1,053,015 27

Number of Depositors,	3,448
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$12,987 50
Annual expenses,	2,719 20

DORCHESTER SAVINGS BANK—DORCHESTER.

[July 30.]

WM. POPE, *President.**Treasurer,* J. B. TILESTON.

Deposits,	\$484,385 20	
Suspense Account,	50 16	
Public Funds,		\$19,436 00
Bank Stock,		43,961 50
Railroad Bonds,		16,197 08
Real Estate,		6,000 00
Loans on Public Funds,		1,000 00
on Real Estate,		317,764 25
on Personal Security,		62,027 00
to Counties, Cities and Towns,		2,000 00
to Banks, on interest,		12,586 20
Accrued Interest Account,		2,187 43
Cash on hand,		1,275 90
	\$484,435 36	\$484,435 36

Number of Depositors,	1,750
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
No extra dividends hereafter.	
Largest amount invested in the stock of any one bank,	\$5,492 25
Annual expenses,	1,739 08

DUKES COUNTY SAVINGS BANK—EDGARTOWN.

[September 12.]

JOS. T. PEASE, *President*.*Treasurer*, O. E. LINTON.

Deposits,	\$1,643 52	
Interest,	57 00	
Loans on Personal Security,		\$500 00
to Counties, Cities and Towns,		600 00
Profit and Loss Account,		17 83
Expense Account,		33 10
Furniture Account,		24 00
Cash on hand,		525 59
	\$1,700 52	\$1,700 52

Number of Depositors,	26
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Annual expenses,	\$25 00

EAST ABINGTON SAVINGS BANK—EAST ABINGTON.

[October 16.]

R. J. LANE, *President*.*Treasurer*, W. B. STUDLEY.

Deposits,	\$278,315 90	
Suspense Account,	1,100 00	
Bills Payable,	2,200 00	
Public Funds,		\$2,049 00
Bank Stock,		63,328 35
Loans on Real Estate,		185,037 12
on Personal Security,		30,065 00
Accrued Interest Account,		597 51
Expense Account,		2 00
Cash on hand,		536 92
	\$281,615 90	\$281,615 90

Number of Depositors,	1,078
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$11,644 25
Annual expenses,	400 00

EAST BOSTON SAVINGS BANK—EAST BOSTON.

[March 4.]

P. M. CRANE, *President*.*Treasurer*, ALBERT BOWKER.

Deposits,	\$1,574,731 13	
Profits,	18,224 48	
Interest,	2,609 46	
Bills Payable,	7,000 00	
Dividend Account,	31,426 10	
Bank Stock,		\$377,124 17
Real Estate,		18,115 17
Loans on Public Funds,		6,900 00
on Real Estate,		986,699 00
on Personal Security,		235,295 00
Expense Account,		314 80
Cash on hand,		9,543 03
	\$1,633,991 17	\$1,633,991 17

Number of Depositors,	5,496
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$29,880 96
Annual expenses,	5,000 00

EAST BRIDGEWATER SAVINGS BANK—EAST BRIDGEWATER.

[September 25.]

HENRY HOBART, *President*.*Treasurer*, ISAAC N. NUTTER.

Deposits,	\$47,658 71	
Interest,	645 15	
Bills Payable,	4,733 21	
Bank Stock,		\$5,861 75
Railroad Bonds,		7,052 50
Real Estate,		26,857 50
Loans on Personal Security,		7,141 32
to Counties, Cities and Towns,		4,763 40
Safe,		370 00
Expense Account,		391 26
Cash on hand,		599 84
	\$53,037 07	\$53,037 07

Number of Depositors,	302
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$2,276 75
Annual expenses,	150 00

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—EAST CAMBRIDGE.

[November 4.]

GEORGE STEVENS, *President*.*Treasurer*, SAMUEL SLOCOMB.

Deposits,	\$711,349 27	
Profits,	20,460 94	
Interest,	28,992 00	
Bank Stock,		\$54,504 42
Railroad Bonds,		82,500 00
Real Estate,		11,560 74
Loans on Bank Stock,		1,000 00
on Real Estate,		561,050 00
on Personal Security,		500 00
to Counties, Cities and Towns,		43,482 50
Expense Account,		4,079 90
Cash on hand,		2,124 65
	\$760,802 21	\$760,802 21

Number of Depositors,	3,300
Rate of ordinary dividends for the last year,	5½ per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank.	\$7,298 20
Annual expenses,	1,500 00

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

[June 26.]

E. H. SAWYER, *President*.*Treasurer*, C. E. WILLIAMS.

Deposits,	\$113,691 67	
Profits,	445 74	
Interest,	743 57	
Bank Stock,		\$22,046 75
Loans on Public Funds,		2,000 00
on Bank Stock,		3,250 00
on Real Estate,		51,335 00
on Personal Security,		34,100 00
Tax Account,		384 94
Expense Account,		17 75
Cash on hand,		1,746 54
	\$114,880 98	\$114,880 98

Number of Depositors,	517
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,256 00
Annual expenses,	234 57

EAST WEYMOUTH FIVE CENTS SAVINGS BANK—EAST WEYMOUTH.

[October 9.]

JOHN P. LOVELL, *President*.*Treasurer*, NATHAN CANTERBURY.

Deposits,	\$23,591 66	
Interest,	566 89	
Public Funds,		\$1,900 00
Loans on Real Estate,		18,645 65
to Counties, Cities and Towns,		2,500 00
Expense Account,		230 07
Cash on hand,		882 83
	\$24,158 55	\$24,158 55

Number of Depositors, 223

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

[March 6.]

WM. C. APPLETON, *President*.*Treasurer*, GEORGE C. LEACH.

Deposits,	\$929,441 33	
Profit and Loss Account,	10,863 36	
Interest,	10,611 16	
Suspense Account,	179 08	
Public Funds,		\$63,000 00
Bank Stock,		55,400 00
Railroad Bonds,		55,000 00
Loans on Public Funds,		54,000 00
on Bank Stock,		14,800 00
on Real Estate,		549,175 00
on Personal Security,		145,000 00
to Counties, Cities and Towns,		7,000 00
Expense Account,		1,874 40
Cash on hand,		5,845 53
	\$951,094 93	\$951,094 93

Rate of ordinary dividends for the last year, 6 per cent.

Last dividend of reserved profits, in 1869.

Extra dividends are made once in Five years.

Largest amount invested in the stock of any one bank, \$13,000 00

Annual expenses, 5,000 00

EMIGRANT SAVINGS BANK—BOSTON.

[March 7.]

PATRICK DONAHOE, *President.**Treasurer,* THOMAS J. GARGAN.

Deposits,	\$1,805,127 04	
Interest,	9,114 59	
Suspense Account,	96 50	
Public Funds,		\$261,850 00
Bank Stock,		66,965 88
Railroad Bonds,		119,000 00
Loans on Public Funds,		16,800 00
on Real Estate,		1,137,188 37
on Personal Security,		137,500 00
Fixtures,		5,044 78
Premium Account,		9,572 92
Expense Account,		2,341 85
Cash on hand,		58,074 33
	\$1,814,338 13	\$1,814,338 13

Number of Depositors,	6,524
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$13,600 25
Annual expenses,	9,590 44

ESSEX SAVINGS BANK—LAWRENCE.

[October 31.]

GEORGE D. CABOT, *President.**Treasurer,* JAMES H. EATON.

Deposits,	\$2,907,067 10	
Profits,	39,531 06	
Interest,	103,090 36	
Public Funds,		\$150,000 00
Bank Stock,		241,450 00
Railroad Bonds,		365,000 00
Loans on Real Estate,		1,541,034 10
on Personal Security,		523,092 34
to Counties, Cities and Towns,		172,000 00
to Banks, on interest,		26,022 45
Expense Account,		14,374 43
Cash on hand,		16,715 20
	\$3,049,688 52	\$3,049,688 52

Number of Depositors,	8,803
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$30,000 00
Annual expenses,	5,400 00

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

[September 2.]

ISAIAH F. TERRY, *President.**Treasurer,* CHAS. DREW.

Deposits,	\$721,513 38	
Profits,	17,415 52	
Interest,	14,192 10	
Public Funds,		\$108,500 00
Bank Stock,		206,520 00
Railroad Bonds,		20,000 00
Real Estate,		3,500 00
Loans on Public Funds,		1,358 98
on Bank Stock,		8,081 94
on Real Estate,		3,215 17
on Personal Security,		362,708 42
on Railroad Stock,		17,700 00
to Counties, Cities and Towns,		10,000 00
Expense Account,		625 60
Cash on hand,		10,910 89
	\$753,121 00	\$753,121 00

Nmber of Depositors,	1,376
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Annual expenses,	1,600 00

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

[September 17.]

S. ANGIER CHACE, *President.**Treasurer,* CHARLES J. HOLMES.

Deposits,	\$1,270,484 85	
Interest,	94,321 64	
Public Funds,		\$100,000 00
Bank Stock,		170,700 00
Railroad Bonds,		100,000 00
Loans on Real Estate,		695,450 00
on Personal Security,		288,325 00
to Banks, on interest,		9,000 00
Expense Account,		880 75
Cash on hand,		450 74
	\$1,364,806 49	\$1,364,806 49

Number of Depositors,	6,200
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Annual expenses,	3,100 00

FALL RIVER SAVINGS BANK, FALL RIVER.

[September 17.]

J. B. FRENCH, *President.**Treasurer, I. F. LINDSEY.*

Deposits,	\$5,003,661 47	
Interest,	347,316 83	
Public Funds,		\$362,100 00
Bank Stock,		666,600 00
Railroad Bonds,		20,000 00
Real Estate,		50,000 00
Loans on Real Estate,		1,292,925 00
on Personal Security,		2,890,963 00
to Counties, Cities and Towns,		37,000 00
Cash on hand,		31,390 30
	\$5,350,978 30	\$5,350,978 30

Number of Depositors,	10,982 00
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$75,600 00
Annual expenses,	8,250 00

FITCHBURG SAVINGS BANK—FITCHBURG.

[April 8.]

NATHANIEL WOOD, *President.**Treasurer, C. J. BILLINGS.*

Deposits,	\$2,288,441 59	
Interest,	27,776 82	
Suspense Account,	268 23	
Rent Account,	4,747 54	
Public Funds,		\$176,000 00
Bank Stock,		196,900 00
Railroad Bonds,		2,700 00
Real Estate,		187,000 00
Loans on Public Funds,		15,600 00
on Bank Stock,		18,500 00
on Real Estate,		865,076 00
on Personal Security,		542,814 45
on Railroad Stock,		6,822 00
to Counties, Cities and Towns,		267,800 00
Expense Account,		1,392 81
Cash on hand,		40,628 92
	\$2,321,234 18	\$2,321,234 18

Number of Depositors,	6,658
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$22,800 00
Annual expenses,	3,000 00

FLORENCE SAVINGS BANK—FLORENCE.

[July 10.]

A. T. LILL, *President*.*Treasurer*, H. H. BOND.

Deposits,	\$4,880 84	
Interest,	46 99	
Loans on Real Estate,		\$1,600 00
on Personal Security,		3,290 93
Expense Account,		1 00
Cash on hand,		35 90
	\$4,927 83	\$4,927 83

Number of Depositors, 87
Commenced business, May, 1873.

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

[August 27.]

OTIS CARY, *President*.*Treasurer*, JAMES F. LEONARD.

Deposits,	\$207,275 77	
Interest,	2,230 74	
Public Funds,		\$9,300 00
Bank Stock,		5,500 00
Loans on Real Estate,		149,470 00
on Personal Security,		23,400 00
to Counties, Cities and Towns,		13,500 00
Cash on hand,		8,336 51
	\$209,506 51	\$209,506 51

Number of Depositors, 850
Rate of ordinary dividends for the last year, 6 per cent.
Last dividend of reserved profits, in 1871.
Extra dividends are made once in Five years.
Largest amount invested in the stock of any one bank, \$1,500 00
Annual expenses, 350 00

FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

[November 28.]

GEORGE PHIPPS, *President*.*Treasurer*, C. S. ADAMS.

Deposits,	\$916,768 44	
Profit and Loss Account,	35,144 78	
Bills Payable,	20,500 00	
Public Funds,		\$20,100 00
Bank Stock,		114,800 00
Railroad Bonds,		25,000 00
Loans on Bank Stock,		400 00
on Real Estate,		771,830 35
on Personal Security,		16,899 00
to Counties, Cities and Towns,		9,500 00
Furniture and Fixtures,		2,000 00
Expense Account,		1,238 93
Cash on hand,		10,644 94
	\$972,413 22	\$972,413 22

Number of Depositors,	3,609
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$18,000 00
Annual expenses,	2,500 00

FRANKLIN SAVINGS BANK—BOSTON.

[March 20.]

OSMYN BREWSTER, *President*.*Treasurer*, HENRY WHITEMORE.

Deposits,	\$3,934,796 39	
Profits,	45,166 87	
Interest,	22,831 50	
Public Funds,		\$404,181 92
Bank Stock,		113,503 33
Railroad Bonds,		9,737 50
Loans on Public Funds,		43,600 00
on Real Estate,		2,853,845 64
on Personal Security,		357,025 00
to Counties, Cities and Towns,		62,227 50
to Banks, on interest,		110,352 88
Tax Account,		994 93
Expense Account,		408 31
Accrued Interest Account,		45,470 39
Suspense Account,		70 00
Cash on hand,		1,377 36
	\$4,002,794 76	\$4,002,794 76

Number of Depositors,	9,272
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$49,417 75
Annual expenses,	11,141 41

FRANKLIN SAVINGS INSTITUTION, GREENFIELD.

[July 9.]

SAMUEL O. LAMB, *President*.*Treasurer*, WM. HENRY ALLEN.

Deposits,	\$2,622,551 51	
Profits,	52,803 72	
Public Funds,		\$222,300 00
Bank Stock,		67,900 00
Railroad Bonds,		55,000 00
Loans on Public Funds,		63,671 00
on Bank Stock,		85,600 00
on Real Estate,		958,006 92
on Personal Security,		728,567 81
to Counties, Cities and Towns,		439,465 00
to Banks, on interest,		37,540 04
Expense Account,		70 38
Interest Account,		16,466 19
Cash on hand,		767 89
	<hr/>	<hr/>
	\$2,675,355 23	\$2,675,355 23
<hr/>		
Number of Depositors,		6,846
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1872.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$20,400 00
Annual expenses,		4,511 13

GARDNER SAVINGS BANK—GARDNER.

[May 15.]

CHAS. HEYWOOD, *President*.*Treasurer*, JOHN D. EDGEELL.

Deposits,	\$445,110 27	
Interest,	169 29	
Bank Stock,		\$20,760 75
Railroad Bonds,		8,560 00
Loans on Public Funds,		500 00
on Bank Stock,		8,000 00
on Real Estate,		184,533 75
on Personal Security,		90,470 14
on Railroad Stock,		800 00
to Counties, Cities and Towns,		121,196 95
Expense Account,		81 67
Cash on hand,		10,376 30
	<hr/>	<hr/>
	\$445,279 56	\$445,279 56
<hr/>		
Number of Depositors,		1,366
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$10,000 00
Annual expenses,		437 45

GEORGETOWN SAVINGS BANK—GEORGETOWN.

[November 6.]

J. P. JONES, *President*.*Treasurer*, W. H. HARRIMAN.

Deposits,	\$64,406 17	
Interest,	496 65	
Bank Stock,		\$6,030 53
Loans on Real Estate,		46,130 00
on Personal Security,		10,825 00
Cash on hand,		1,917 32
	\$64,902 82	\$64,902 82

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$2,000 00

Annual expenses, 175 00

GRAFTON SAVINGS BANK—GRAFTON.

[October 4.]

A. M. BIGELOW, *President*.*Treasurer*, HENRY F. WING.

Deposits,	\$93,321 40	
Interest,	2,169 16	
Bank Stock,		\$29,945 24
Loans on Bank Stock,		5,000 00
on Real Estate,		53,285 00
on Personal Security,		6,139 77
Expense Account,		9 50
Cash on hand,		1,111 05
	\$95,490 56	\$95,490 56

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$5,500 00

GREENFIELD SAVINGS BANK—GREENFIELD.

[July 8.]

JOHN SANDERSON, *President.**Treasurer, R. A. PACKARD.*

Deposits,	\$737,736 89	
Profits,	18,774 10	
Bank Stock,		\$103,919 11
Railroad Bonds,		20,000 00
Loans on Public Funds,		1,000 00
on Bank Stock,		7,050 00
on Real Estate,		320,839 86
on Personal Security,		157,730 84
to Counties, Cities and Towns,		100,425 00
to Banks, on interest,		40,000 00
Tax Account,		2,608 98
Expense Account,		500 00
Cash on hand,		2,437 20
	<hr/>	<hr/>
	\$756,510 99	\$756,510 99
<hr/>		
Number of Depositors,		1,828
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$25,930 40
Annual expenses,		1,100 00

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

[July 16.]

EGBERT HOLLISTER, *President.**Treasurer, W. H. PARKS.*

Deposits,	\$382,650 93	
Interest,	8,115 58	
Bank Stock,		\$56,147 63
Loans on Public Funds,		3,800 00
on Bank Stock,		2,550 00
on Real Estate,		178,846 50
on Personal Security,		108,072 37
on Railroad Stock,		1,500 00
to Counties, Cities and Towns,		6,000 00
Safe,		800 00
Cash on hand,		33,050 01
	<hr/>	<hr/>
	\$390,766 51	\$390,766 51
<hr/>		
Number of Depositors,		1,546
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$15,341 63
Annual expenses,		1,630 58

GROVELAND SAVINGS BANK—GROVELAND.

[November 18.]

CHARLES STICKNEY, *President.*

Treasurer, N. H. GRIFFITH.

Deposits,	\$24,986 47	
Interest,	70 93	
Loans on Real Estate,		\$19,850 00
on Personal Security,		365 00
to Counties, Cities and Towns,		4,350 00
Cash on hand,		492 40
	\$25,057 40	\$25,057 40
Number of Depositors,		130
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		

HAMPDEN SAVINGS BANK—SPRINGFIELD.

[June 3.]

ELIPHALET TRASK, *President.*

Treasurer, P. S. BAILEY.

Deposits,	\$1,354,943 84	
Profits,	9,170 95	
Interest,	8,244 43	
Premium Account,	4,149 00	
Bank Stock,		\$176,305 00
Railroad Bonds,		28,000 00
Loans on Public Funds,		6,600 00
on Bank Stock,		29,275 00
on Real Estate,		843,995 00
on Personal Security,		221,400 00
to Counties, Cities and Towns,		48,000 00
Expense Account,		1,653 36
Cash on hand,		21,279 86
	\$1,376,508 22	\$1,376,508 22
Number of Depositors,		3,293
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1871.		
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$38,054 00
Annual expenses,		4,000 00

HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

[June 27.]

LUTHER BODMAN, *President.**Treasurer,* LEWIS WARNER.

Deposits,	\$274,333 03	
Profits,	242 21	
Interest,	49 60	
Public Funds,		\$1,105 00
Bank Stock,		117,086 74
Loans on Public Funds,		9,600 00
on Bank Stock,		24,000 00
on Real Estate,		95,425 00
on Personal Security,		20,635 58
to Counties, Cities and Towns,		1,500 00
Tax Account,		1,008 08
Cash on hand,		4,264 44
	\$274,624 84	\$274,624 84

Number of Depositors,	912
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$30,542 00
Annual expenses,	900 00

HAVERHILL SAVINGS BANK—HAVERHILL.

[November 18.]

JOHN A. APPLETON, *President.**Treasurer,* A. B. JAQUES.

Deposits,	\$2,415,668 48	
Profits,	29,915 17	
Interest,	7,587 04	
Public Funds,		\$710,800 00
Bank Stock,		414,250 00
Railroad Bonds,		36,000 00
Loans on Public Funds,		12,600 00
on Bank Stock,		6,950 00
on Real Estate,		1,144,150 00
on Personal Security,		61,950 00
on Railroad Stock,		400 00
to Counties, Cities and Towns,		53,000 00
Expense Account,		294 25
Cash on hand,		12,776 44
	\$2,453,170 69	\$2,453,170 69

Number of Depositors,	7,218
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$50,700 00
Annual expenses,	4,100 00

HAYDENVILLE SAVINGS BANK—HAYDENVILLE.

[July 10.]

JOEL HAYDEN, *President.*

Treasurer, B. S. JOHNSON.

Deposits,	\$149,200 88	
Profits,	416 65	
Interest,	1,850 85	
Loans on Real Estate,		\$67,700 00
on Personal Security,		66,449 31
to Counties, Cities and Towns,		13,800 00
to Banks, on interest,		1,437 10
Expense Account,		532 35
Tax Account,		513 02
Cash on hand,		1,036 60
	\$151,468 38	\$151,468 38
Number of Depositors,		654
Rate of ordinary dividends for the last year,		6 per cent.
Extra dividends are made once in		Three years.
Annual expenses,		\$1,000 00

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

[October 9.]

DANIEL BASSETT, *President.*

Treasurer, HENRY C. HARDING.

Deposits,	\$1,424,292 94	
Profits,	19,864 61	
Public Funds,		\$142,800 00
Bank Stock,		143,100 00
Railroad Bonds,		25,000 00
Real Estate,		1,921 03
Loans on Public Funds,		1,000 00
on Bank Stock,		1,870 00
on Real Estate,		1,006,210 13
on Personal Security,		80,875 00
on Railroad Stock,		3,200 00
to Counties, Cities and Towns,		27,000 00
Expense Account,		1,594 59
Cash on hand,		9,586 80
	\$1,444,157 55	\$1,444,157 55
Number of Depositors,		3,754
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1870.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$15,000 00

HOLYOKE SAVINGS BANK--HOLYOKE.

[June 4.]

JOEL RUSSELL, *President*.*Treasurer*, R. B. JOHNSON.

Deposits,	\$800,309 50	
Interest,	17,106 23	
Bank Stock,		\$104,179 42
Loans on Public Funds,		750 00
on Real Estate,		536,200 00
on Personal Security,		156,160 00
Furniture and Fixtures,		4,000 00
Expense Account,		45 50
Cash on hand,		16,080 81
	\$817,415 73	\$817,415 73

Rate of ordinary dividends for the last year, 6½ per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$30,300 00

Annual expenses, 2,250 00

HOME SAVINGS BANK--BOSTON.

[October 30.]

HENRY SMITH, *President*.*Treasurer*, E. O. ROCKWOOD.

Deposits,	\$5,551,782 49	
Profits,	19,554 91	
Interest,	36,983 26	
Public Funds,		\$194,216 42
Bank Stock,		439,032 10
Railroad Bonds,		50,000 00
Loans on Public Funds,		59,800 00
on Bank Stock,		136,580 15
on Real Estate,		3,046,734 25
on Personal Security,		698,949 17
on Railroad Stock,		36,300 00
to Counties, Cities and Towns,		799,000 00
to Banks, on interest,		50,345 94
Suspense Account,		567 68
Expense Account,		551 51
Accrued Interest Account,		88,589 00
Cash on hand,		7,654 44
	\$5,608,320 66	\$5,608,320 66

Rate of ordinary dividends for the last year, 6½ per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$45,000 00

Annual expenses, 20,000 00

HOOSAC SAVINGS BANK—NORTH ADAMS.

[July 18.]

S. JOHNSON, *President.**Treasurer,* AUSTIN BOND.

Deposits,	\$161,091 81	
Interest,	8,076 42	
Bills Payable,	6,123 33	
Bank Stock,		\$12,497 00
Loans on Real Estate,		107,682 40
on Personal Security,		52,185 71
Furniture and Fixtures,		570 42
Expense Account,		2,356 03
	\$175,291 56	\$175,291 56

Number of Depositors,	835
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$12,497 00
Annual expenses,	1,240 14

HOPKINTON SAVINGS BANK—HOPKINTON.

[May 21.]

L. H. BOWKER, *President.**Treasurer,* WM. E. JENKS.

Deposits,	\$108,679 85	
Bills Payable,	3,000 00	
Bank Stock,		\$41,460 74
Loans on Bank Stock,		250 00
on Real Estate,		36,856 00
on Personal Security,		12,200 00
to Counties, Cities and Towns,		20,000 00
Profit and Loss Account,		59 28
Expense Account,		1 00
Cash on hand,		852 83
	\$111,679 85	\$111,679 85

Number of Depositors,	460
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$11,023 74
Annual expenses,	570 00

HOLLISTON SAVINGS BANK—HOLLISTON.

[April 22.]

ALDEN LELAND, *President.**Treasurer,* ORRIN THOMPSON.

Deposits,	\$57,291 79	
Interest,	431 08	
Public Funds,		\$713 00
Bank Stock,		8,889 08
Railroad Bonds,		5,150 00
Loans on Public Funds,		4,100 00
on Bank Stock,		3,125 00
on Real Estate,		20,200 00
on Personal Security,		1,000 00
on Railroad Stock,		300 00
to Counties, Cities and Towns,		7,395 00
Expense Account,		197 45
Cash on hand,		6,653 25
	\$57,722 78	\$57,722 78

Number of Depositors,	357
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$5,480 33

HUDSON SAVINGS BANK—HUDSON.

[May 7.]

FRANCIS BRIGHAM, *President.**Treasurer,* F. D. BRIGHAM.

Deposits,	\$164,585 44	
Profits,	839 09	
Interest,	56 30	
Bank Stock,		\$6,106 00
Railroad Bonds,		7,820 00
Loans on Public Funds,		3,000 00
on Bank Stock,		4,000 00
on Real Estate,		104,645 00
on Personal Security,		13,750 00
to Counties, Cities and Towns,		23,000 00
Furniture Account,		407 68
Expense Account,		3 00
Cash on hand,		2,749 15
	\$165,480 83	\$165,480 83

Number of Depositors,	704
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$3,900 00
Annual expenses,	500 00

HYANNIS SAVINGS BANK—HYANNIS.

[August 13.]

F. G. KELLEY, *President.**Treasurer,* JOSEPH R. HALL.

Deposits,	\$465,537 16	
Profits,	453 81	
Bank Stock,		\$97,987 00
Railroad Bonds,		15,000 00
Loans on Public Funds,		1,250 00
on Bank Stock,		16,483 00
on Real Estate,		173,361 47
on Personal Security,		144,481 90
on Railroad Stock,		1,836 00
to Counties, Cities and Towns,		6,000 00
Accrued Interest Account,		6,245 76
Cash on hand,		3,345 84
	\$465,990 97	\$465,990 97

Number of Depositors,	1,422
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$26,473 25
Annual expenses,	1,486 90

HYDE PARK SAVINGS BANK—HYDE PARK.

[November 26.]

CHARLES F. GERRY, *President.**Treasurer,* HENRY S. BUNTON.

Deposits,	\$38,626 19	
Interest,	1,373 72	
Bills Payable,	1,000 00	
Bank Stock,		\$9,003 25
Loans on Real Estate,		29,561 40
Furniture and Fixtures,		1,144 17
Profit and Loss Account,		368 75
Expense Account,		129 64
Cash on hand,		792 70
	\$40,999 91	\$40,999 91

Number of Depositors,	384
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$1,452 50
Annual expenses,	450 00

INSTITUTION FOR SAVINGS IN NEWTON—NEWTON.

[April 24.]

GEORGE HYDE, *President.**Treasurer, E. J. COLLINS.*

Deposits,	\$295,737 42	
Profits,	9,708 61	
Public Funds,		\$3,500 00
Bank Stock,		17,705 00
Loans on Public Funds,		5,000 00
on Bank Stock,		5,500 00
on Real Estate,		226,075 00
on Personal Security,		34,900 00
to Counties, Cities and Towns,		2,125 00
Expense Account,		753 95
Cash on hand,		9,887 08
	<hr/> \$305,446 03	<hr/> \$305,446 03

Number of Depositors,	1,472
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,000 00
Annual expenses,	600 00

INSTITUTION FOR SAVINGS IN NEWBURYPORT.

[August 28.]

EDWARD S. MOSELY, *President.**Treasurer, R. STONE.*

Deposits,	\$4,190,282 51	
Interest,	38,568 89	
Suspense Account,	759 71	
Public Funds,		\$143,300 00
Bank Stock,		988,339 20
Railroad Bonds,		382,236 25
Real Estate,		52,954 29
Loans on Public Funds,		36,500 90
on Bank Stock,		3,500 00
on Real Estate,		1,026,890 60
on Personal Estate,		503,463 75
to Counties, Cities and Towns,		1,040,591 41
to Banks, on interest,		12,366 45
Fifty Associates' Stock,		25,000 00
Expense Account,		1,576 15
Annuity in Trust,		12,227 45
Cash on hand,		665 56
	<hr/> \$4,229,611 11	<hr/> \$4,229,611 11

Number of Depositors,	10,105
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$77,250 00
Annual expenses,	6,000 00

INSTITUTION FOR SAVINGS IN ROXBURY—BOSTON.

[March 6.]

A. D. HODGES, *President*.*Treasurer*, EDWARD RICHARDS.

Deposits,	\$2,221,916 10	
Profits,	59,695 30	
Public Funds,		\$156,063 65
Bank Stock,		188,139 97
Railroad Bonds,		130,000 00
Real Estate,		15,800 00
Loans on Public Funds,		46,550 00
on Bank Stock,		60,500 00
on Real Estate,		939,904 97
on Personal Security,		676,991 60
to Counties, Cities and Towns,		33,900 00
Cash on hand,		33,761 21
	\$2,281,611 40	\$2,281,611 40

Number of Depositors,	6,675
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends made once in	Five years.
Largest amount invested in the stock of any one bank,	\$58,729 50
Annual expenses,	6,400 00

IPSWICH SAVINGS BANK—IPSWICH.

[October 21.]

JOSEPH ROSS, *President*.*Treasurer*, THEODORE F. COGSWELL.

Deposits,	\$45,807 49	
Interest,	316 54	
Public Funds,		\$1,868 84
Bank Stock,		6,603 25
Loans on Real Estate,		26,555 00
on Personal Security,		8,835 00
Expense Account,		1 00
Cash on hand,		2,260 94
	\$46,124 03	\$46,124 03

Number of Depositors,	337
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$1,755 00
Annual expenses,	75 00

JAMAICA PLAIN SAVINGS BANK—WEST ROXBURY.

[November 26.]

JOHN C. PRATT, *President*.*Treasurer*, I. PHILLIPS GEORGE.

Deposits,	\$9,431 40	
Real Estate,		\$7,600 00
Accrued Interest Account,		29 78
Expense Account,		786 78
Cash on hand,		1,014 84
	\$9,431 40	\$9,431 40

Number of Depositors, 91

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

LANCASTER SAVINGS BANK—LANCASTER.

[April 23.]

HENRY WILDER, *President*.*Treasurer*, C. T. SYMMES.

Deposits,	\$880,809 53	
Profits,	53,163 32	
Bank Stock,		\$61,300 00
Railroad Bonds,		15,000 00
Loans on Public Funds,		1,100 00
on Bank Stock,		6,800 00
on Real Estate,		630,674 87
on Personal Security,		211,652 81
on Railroad Stock,		1,500 00
Expense Account,		124 32
Cash on hand,		5,820 85
	\$933,972 85	\$933,972 85

Number of Depositors, 2,344

Rate of ordinary dividends for the last year, 7 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$15,000 00

Annual expenses, 2,267 42

LAWRENCE SAVINGS BANK—LAWRENCE.

[October 10.]

MILTON BONNEY, *President.**Treasurer, W. R. SPAULDING.*

Deposits,	\$353,589 42	
Interest,	11,601 83	
Bills Payable,	1,196 38	
Public Funds,		\$7,358 16
Bank Stock,		34,800 00
Loans on Real Estate,		290,466 13
on Personal Security,		24,975 00
Premium Account,		7,480 21
Expense Account,		1,308 13
	<hr/>	<hr/>
	\$366,387 63	\$366,387 63

Number of Depositors,	1,558
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$6,000 00
Annual expenses,	1,450 00

LEE SAVINGS BANK—LEE.

[July 16.]

H. GARFIELD, *President.**Treasurer, J. L. KILBORN.*

Deposits,	\$411,544 07	
Interest,	9,913 55	
Suspense Account,	2,418 23	
Bills Payable,	1,539 08	
Public Funds,		\$124,000 00
Bank Stock,		20,980 00
Loans on Public Funds,		4,525 00
on Bank Stock,		960 00
on Real Estate,		211,651 31
on Personal Security,		25,780 56
to Counties, Cities and Towns,		30,000 00
Expense Account,		1,251 67
Profit and Loss Account,		6,266 39
	<hr/>	<hr/>
	\$425,414 93	\$425,414 93

Number of Depositors,	1,390
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$6,400 00
Annual expenses,	2,300 00

LEICESTER SAVINGS BANK—LEICESTER.

[June 19.]

EBENEZER HATCH, *President*.*Treasurer*, D. E. MERRIAM.

Deposits,	\$175,855 20	
Interest,	5,598 93	
Bills Payable,	966 87	
Bank Stock,		\$41,830 62
Railroad Bonds,		3,030 00
Loans on Public Funds,		1,000 00
on Real Estate,		103,610 00
on Personal Security,		25,319 75
to Counties, Cities and Towns,		6,200 00
Dividend Account,		656 98
Tax Account,		645 27
Expense Account,		128 38
	\$182,421 00	\$182,421 00

Number of Depositors,	464
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,954 40
Annual expenses,	550 00

LEOMINSTER SAVINGS BANK—LEOMINSTER.

[April 29.]

LEONARD BURRAGE, *President*.*Treasurer*, A. L. BURDITT.

Deposits,	\$383,130 45	
Profits,	1,309 15	
Bank Stock,		\$19,207 00
Loans on Public Funds,		4,250 00
on Bank Stock,		12,000 00
on Real Estate,		270,790 00
on Personal Security,		65,935 00
on Railroad Stock,		4,000 00
to Counties, Cities and Towns,		4,000 00
Safe and Fixtures,		635 15
Cash on hand,		3,622 45
	\$384,439 60	\$384,439 60

Number of Depositors,	1,781
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$7,724 00
Annual expenses,	700 00

LEXINGTON SAVINGS BANK—LEXINGTON.

[December 13.]

GEO. W. ROBINSON, *President.*

Treasurer, WM. D. PHELPS.

Deposits,	\$55,785 24	
Interest,	3,173 60	
Loans on Real Estate,		\$41,800 40
on Personal Security,		14,750 00
Expense Account,		1,195 42
Cash on hand,		1,213 42
	\$58,958 84	\$58,958 84
Number of Depositors,		327
Rate of ordinary dividends for the last year,		6 per cent.
Extra dividends are made once in		Three years.
Annual expenses,		\$583 86

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

[April 11.]

HORATIO WOOD, *President.*

Treasurer, A. S. TYLER.

Deposits,	\$2,575,568 25	
Profits,	31,406 07	
Public Funds,		\$150,000 00
Bank Stock,		377,329 50
Railroad Bonds,		2,000 00
Real Estate,		40,350 00
Loans on Public Funds,		2,000 00
on Bank Stock,		25,900 00
on Real Estate,		1,578,400 00
on Personal Security,		172,500 00
to Counties, Cities and Towns,		194,300 00
to Banks, on interest,		61,226 01
Interest and Tax Account,		844 15
Expense Account,		1,854 18
Cash on hand,		270 48
	\$2,606,974 32	\$2,606,374 32
Number of Depositors,		10,204
Rate of ordinary dividends for the last year,		5 per cent.
Last dividend of reserved profits, in 1872.		
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$23,400 00
Annual expenses,		6,174 30

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

[March 28.]

THEODORE EDSON, *President.**Treasurer,* GEO. J. CARNEY.

Deposits,	\$1,882,008 32	
Public Funds,		\$500,000 00
Bank Stock,		368,300 00
Real Estate,		20,334 06
Loans on Public Funds,		25,400 00
on Bank Stock,		16,700 00
on Real Estate,		117,944 82
to Cities and Towns,		679,975 00
to Banks, on interest,		128,666 14
Profit and Loss Account,		24,688 30
	\$1,882,008 32	\$1,882,008 32

Number of Depositors,	5,328
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$75,000 00
Annual expenses,	4,500 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

[September 5.]

THOMAS B. NEWHALL, *President.**Treasurer,* B. V. FRENCH.

Deposits,	\$1,465,460 12	
Profit and Loss Account,	7,757 96	
Rent Account,	483 60	
Public Funds,		\$125,700 46
Bank Stock,		386,362 25
Railroad Bonds,		49,450 00
Real Estate,		44,529 24
Loans on Bank Stock,		19,550 00
on Real Estate,		711,530 00
on Personal Security,		23,400 00
to Counties, Cities and Towns,		46,876 00
Expense Account,		6,670 67
Cash on hand,		59,633 06
	\$1,473,701 68	\$1,473,701 68

Number of Depositors,	7,948
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$72,440 37
Annual expenses,	5,000 00

LYNN INSTITUTION FOR SAVINGS—LYNN.

[September 26.]

DAVID H. SWEETSER, *President.**Treasurer, E. LOVEJOY.*

Deposits,	\$1,560,694 82	
Profits,	7,366 44	
Interest,	7,275 16	
Public Funds,		\$10,000 00
Bank Stock,		170,798 00
Railroad Bonds,		33,000 00
Real Estate,		60,000 00
Loans on Bank Stock,		12,990 00
on Real Estate,		884,486 82
on Personal Security,		136,500 00
to Counties, Cities and Towns,		217,980 00
to Banks, on interest,		47,600 00
Expense Account,		1,295 09
Cash on hand,		686 51
	\$1,575,336 42	\$1,575,336 42

Number of Depositors,	5,097
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$32,966 00
Annual expenses,	3,328 27

MALDEN SAVINGS BANK—MALDEN.

[September 9.]

HENRY BARRETT, *President.**Treasurer, CHARLES MERRILL.*

Deposits,	\$203,890 97	
Interest,	3,799 04	
Bills Payable,	6,359 99	
Public Funds,		\$30,000 00
Bank Stock,		5,600 00
Loans on Real Estate,		152,450 00
on Personal Security,		16,000 00
to Counties, Cities and Towns,		10,000 00
	\$214,050 00	\$214,050 00

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,600 00
Annual expenses,	1,000 00

MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

[November 13.]

JOHN F. HARRIS, *President*.*Treasurer*, WILLIAM GILLEY, JR.

Deposits,	\$107,960 34	
Profits,	110 04	
Interest,	4,169 28	
Public Funds,		\$3,047 00
Bank Stock,		22,005 39
Loans on Real Estate,		79,850 00
to Counties, Cities and Towns,		3,000 00
Furniture Account,		376 10
Expense Account,		562 47
Cash on hand,		3,398 70
	<hr/>	<hr/>
	\$112,239 66	\$112,239 66

Number of Depositors,	889
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$2,500 00
Annual expenses,	625 00

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

[May 7.]

SIDNEY G. FAY, *President*.*Treasurer*, E. C. WHITNEY.

Deposits,	\$703,564 53	
Profits,	2,336 52	
Interest,	6,548 24	
Bank Stock,		\$116,115 00
Loans on Real Estate,		509,950 00
on Personal Security,		9,100 00
to Counties, Cities and Towns,		68,600 00
Expense Account,		916 25
Cash on hand,		7,768 04
	<hr/>	<hr/>
	\$712,449 29	\$712,449 29

Number of Depositors,	2,103
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$81,115 00
Annual expenses,	2,500 00

MECHANICS' SAVINGS BANK—HOLYOKE.

[June 26.]

J. H. NEWTON, *President.*

Treasurer, C. R. PRESCOTT.

Deposits,	\$81,757 00	
Interest,	2,613 47	
Bank Stock,		\$6,088 50
Loans on Public Funds,		150 00
on Bank Stock,		1,000 00
on Real Estate,		54,080 00
on Personal Security,		17,600 00
Furniture and Fixtures,		1,497 57
Expense Account,		1,478 48
Cash on hand,		2,475 92
	\$84,370 47	\$84,370 47

Number of Depositors,	628
Rate of ordinary dividends for the last year,	6½ per cent.
Largest amount invested in the stock of any one bank,	\$3,008 50

MECHANICS' SAVINGS BANK—LOWELL.

[April 1.]

WM. A. BURKE, *President.*

Treasurer, C. C. HUTCHINSON.

Deposits,	\$1,877,325 63	
Profits,	15,814 75	
Interest,	65,726 94	
Public Funds,		\$92,500 00
Bank Stock,		161,550 00
Railroad Bonds,		29,000 00
Real Estate,		82,089 26
Loans on Bank Stock,		15,800 00
on Real Estate,		1,192,935 35
on Personal Security,		278,500 00
to Counties, Cities and Towns,		44,800 00
Tax Account,		7,131 71
Expense Account,		1,474 20
Cash on hand,		53,086 80
	\$1,958,867 32	\$1,958,867 32

Number of Depositors,	4,433
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$27,200 00
Annual expenses,	4,300 00

MEDFORD SAVINGS BANK—MEDFORD.

[December 9.]

HENRY HASTINGS, *President*.*Treasurer*, HERBERT MAGOUN.

Deposits,	\$187,108 84	
Profits,	5,115 43	
Bank Stock,		\$18,382 50
Railroad Bonds,		9,130 00
Loans on Bank Stock,		1,000 00
on Real Estate,		122,141 00
on Personal Security,		500 00
to Counties, Cities and Towns,		37,800 00
to Banks, on interest,		2,994 51
Furniture Account,		400 00
Expense Account,		199 48
Cash on hand,		176 78
	\$192,224 27	\$192,224 27

Number of Depositors,	1,051
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$4,847 50
Annual expenses,	625 00

MEDWAY SAVINGS BANK—MEDWAY.

[October 25.]

M. M. FISHER, *President*.*Treasurer*, O. A. MASON.

Deposits,	\$78,451 46	
Interest,	767 39	
Bank Stock,		\$8,170 00
Loans on Real Estate,		55,449 13
on Personal Estate,		11,479 16
Expense Account,		149 65
Cash on hand,		3,970 91
	\$79,218 85	\$79,218 85

Number of Depositors,	490
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,040 00
Annual expenses,	300 00

MERCANTILE SAVINGS INSTITUTION—BOSTON.

[November 11.]

L. S. HAPGOOD, *President.*

Treasurer, ANSON J. STONE.

Deposits,	\$3,873,772 89	
Profits,	2,194 73	
Capital Stock,	205,757 20	
Bills Payable,	92,000 00	
Rent Account,	15,200 79	
Public Funds,		\$44,200 00
Bank Stock,		18,900 00
Railroad Bonds,		99,600 00
Real Estate,		185,340 01
Loans on Public Funds,		18,080 00
on Bank Stock,		1,700 00
on Real Estate,		2,613,936 70
on Personal Security,		185,583 00
to Counties, Cities and Towns,		881,700 00
Accrued Interest Account,		72,257 89
Suspense Account,		1,000 00
Expense Account,		2,838 86
Cash on hand,		63,789 15
	\$4,188,925 61	\$4,188,925 61

Number of Depositors,	10,568
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$8,000 00
Annual expenses,	10,244 49

MERRIMACK RIVER SAVINGS BANK—LOWELL.

[April 11.]

JOSIAH G. PEABODY, *President.*

Treasurer, G. W. KNOWLTON.

Deposits,	\$127,647 82	
Interest,	3,107 82	
Bank Stock,		\$12,119 38
Loans on Bank Stock,		1,700 00
on Real Estate,		105,825 00
on Personal Security,		10,369 90
Accrued Interest Account,		207 97
Expense Account,		522 11
Cash on hand,		11 28
	\$130,755 64	\$130,755 64

Number of Depositors,	384
Rate of ordinary dividends for the last year,	5 per cent.
Largest amount invested in the stock of any one bank,	\$3,880 50

MIDDLEBOROUGH SAVINGS BANK—MIDDLEBOROUGH.

[August 16.]

EVERETT ROBINSON, *President*.*Treasurer*, C. B. WOOD.

Deposits,	\$16,155 35	
Interest,	212 53	
Suspense Account,	21 78	
Loans on Real Estate,		\$2,000 00
on Personal Security,		3,100 00
to Counties, Cities and Towns,		5,000 00
Expense Account,		67 25
Cash on hand,		6,222 41
	<hr/>	<hr/>
	\$16,389 66	\$16,389 66
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Number of Depositors,		188
Commenced business, May 1, 1873.		
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MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

[February 28.]

GEORGE M. BROOKS, *President*.*Treasurer*, GEORGE HAYWOOD.

Deposits,	\$941,054 49	
Profits,	12,409 56	
Interest,	26,303 93	
Public Funds,		\$30,000 00
Bank Stock,		258,300 00
Railroad Bonds,		140,000 00
Loans on Real Estate,		407,022 80
on Personal Security,		82,640 00
to Counties, Cities and Towns,		37,328 00
Expense Account,		237 63
Cash on hand,		24,239 55
	<hr/>	<hr/>
	\$979,767 98	\$979,767 98
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Rate of ordinary dividends for the last year,		6 per cent.
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$30,000 00
Annual expenses,		2,325 00
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MILFORD SAVINGS BANK—MILFORD.

[April 22.]

ORISON UNDERWOOD, *President.**Treasurer, A. G. UNDERWOOD.*

Deposits,	\$457,744 94	
Profits,	64 82	
Interest,	12,064 34	
Public Funds,		\$43,100 00
Bank Stock,		48,068 87
Real Estate,		30,632 17
Loans on Public Funds,		6,950 00
on Bank Stock,		25,387 42
on Real Estate,		165,538 67
on Personal Security,		69,828 26
to Counties, Cities and Towns,		70,000 00
Cash on hand,		10,368 71
	\$469,874 10	\$469,874 10

Number of Depositors,	2,134
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$15,000 00
Annual expenses,	1,500 00

MILLBURY SAVINGS BANK—MILLBURY.

[May 8.]

THOS. J. HARRINGTON, *President.**Treasurer, F. C. MILES.*

Deposits,	\$287,487 73	
Interest,	7,226 34	
Public Funds,		\$35,000 00
Bank Stock,		54,100 00
Loans on Real Estate,		169,000 00
on Personal Security,		3,400 00
to Counties, Cities and Towns,		23,500 00
Premium Account,		6,216 62
Expense Account,		517 43
Cash on hand,		2,980 02
	\$294,714 07	\$294,714 07

Number of Depositors,	917
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$9,300 00
Annual expenses,	800 00

MINERS' SAVINGS BANK--WEST STOCKBRIDGE.

[July 17.]

GEO. W. KNIFFIN, *President.**Treasurer,* WM. C. SPAULDING.

Deposits,	\$26,490 93	
Interest,	692 96	
Suspense Account,	2 10	
Public Funds,		\$3,036 82
Loans on Real Estate,		14,675 00
on Personal Security,		5,100 00
to Counties, Cities and Towns,		800 00
Expense Account,		164 19
Cash on hand,		3,409 98
	\$27,185 99	\$27,185 99

Number of Depositors,	159
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Annual expenses,	\$164 19

MONSON SAVINGS BANK--MONSON.

[June 10.]

CHAS. H. MERRICK, *President.**Treasurer,* E. F. MORRIS.

Deposits,	\$94,163 57	
Interest,	2,351 94	
Bank Stock,		\$31,354 50
Loans on Bank Stock,		7,850 00
on Real Estate,		43,050 00
on Personal Security,		9,765 00
Cash on hand,		4,496 01
	\$96,515 51	\$96,515 51

Number of Depositors,	356
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,070 00
Annual expenses,	350 00

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

[September 11.]

GEORGE COBB, *President.**Treasurer,* MATTHEW BARNEY.

Deposits,	\$579,895 49	
Profits,	3,917 08	
Interest,	60 66	
Premium Account,	1,936 00	
Public Funds,		\$38,900 00
Bank Stock,		124,600 00
Real Estate,		3,575 00
Loans on Bank Stock,		347 54
on Real Estate,		390,436 37
on Personal Security,		16,640 07
on Railroad Stock,		450 00
to Counties, Cities and Towns,		875 00
to Banks, on interest,		3,237 93
Expense Account,		2,325 65
Cash on hand,		4,421 67
	\$585,809 23	\$585,809 23

Number of Depositors,	1,641
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$20,000 00
Annual expenses,	2,175 68

NATICK FIVE CENTS SAVINGS BANK—NATICK.

[November 28.]

JOHN KIMBALL, *President.**Treasurer,* JAMES WHITNEY.

Deposits,	\$328,775 14	
Profits,	4,167 81	
Bank Stock,		\$3,300 00
Loans on Real Estate,		257,021 53
on Personal Security,		18,100 00
to Counties, Cities and Towns,		49,500 00
Cash on hand,		5,021 42
	\$332,942 95	\$332,942 95

Number of Depositors,	1,515
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$2,000 00
Annual expenses,	1,050 00

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

[September 3.]

GEORGE HOWLAND, Jr., *President.**Treasurer, B. RICKETSON.*

Deposits,	\$2,046,811 61	
Profits,	29,302 69	
Interest,	40,201 76	
Discount,	25,771 55	
Premium Account,	34,762 31	
Public Funds,		\$1,237,500 00
Bank Stock,		105,100 00
Railroad Bonds,		83,500 00
Loans on Public Funds,		1,800 00
on Bank Stock,		4,960 00
on Real Estate,		375,606 02
on Personal Security,		346,757 75
to Counties, Cities and Towns,		400 00
Furniture and Fixtures,		8,942 38
Expense Account,		2,255 46
Cash on hand,		10,028 31
	\$2,176,849 92	\$2,176,849 92

Number of Depositors,	10,690
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$49,400 00
Annual expenses,	6,800 00

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

[September 3.]

WM. C. TABER, *President.**Treasurer, CHAS. H. PIERCE.*

Deposits,	\$7,770,470 37	
Profits,	167,009 89	
Surplus Fund,	125,000 00	
Public Funds,		\$2,978,184 75
Bank Stock,		1,216,700 00
Railroad Bonds,		657,807 50
Real Estate,		10,956 48
Loans on Public Funds,		30,145 00
on Bank Stock,		42,330 00
on Real Estate,		59,012 27
on Personal Security,		2,451,143 87
on Railroad Stock and Bonds,		74,800 00
to Counties, Cities and Towns,		465,430 00
to Banks, on interest,		40,735 10
Suspense Account,		23,897 06
Expense Account,		6,166 35
Cash on hand,		5,171 88
	\$8,062,480 26	\$8,062,480 26

Number of Depositors,	17,445
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$165,600 00
Annual expenses,	14,400 00

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

[October 21.]

DAVID WOOD, *President.*

Treasurer, J. A. MAYNARD.

Deposits,	\$791,135 84	
Profits,	5,342 16	
Interest,	24,270 34	
Public Funds,		\$80,000 00
Bank Stock,		87,700 00
Railroad Bonds,		16,437 00
Real Estate,		8,100 00
Loans on Public Funds,		2,900 00
on Bank Stock,		6,800 00
on Real Estate,		454,859 40
on Personal Security,		48,890 00
to Counties, Cities and Towns,		94,805 00
to Banks, on interest,		11,292 21
Expense Account,		4 50
Cash on hand,		8,960 23
	\$820,748 34	\$820,748 34

Number of Depositors,	3,495
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$7,500 00
Annual expenses,	1,700 00

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

[June 28.]

WILLIAM ALLEN, *President.*

Treasurer, L. MALTBY.

Deposits,	\$1,666,078 43	
Profits,	16,683 08	
Public Funds,		\$199,000 00
Bank Stock,		50,800 00
Loans on Public Funds,		24,213 07
on Bank Stock,		50,596 80
on Real Estate,		668,349 00
on Personal Security,		414,478 16
to Counties, Cities and Towns,		201,746 93
Cash on hand,		73,577 55
	\$1,682,761 51	\$1,682,761 51

Number of Depositors,	5,048
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$14,500 00
Annual expenses,	5,000 00

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

[July 18.]

JOHN F. ARNOLD, *President.**Treasurer,* V. A. WHITAKER.

Deposits,	\$644,264 34	
Profits,	15,009 18	
Interest,	1,594 44	
Public Funds,		\$10,000 00
Bank Stock,		21,061 75
Real Estate,		8,701 51
Loans on Public Funds,		2,200 00
on Bank Stock,		5,432 49
on Real Estate,		375,805 08
on Personal Security,		201,797 67
to Counties, Cities and Towns,		31,258 66
Expense Account,		2,462 41
Cash on hand,		2,148 39
	\$660,867 96	\$660,867 96

Number of Depositors,	2,210
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$19,661 75
Annual expenses,	2,900 00

NORTH AVENUE SAVINGS BANK—CAMBRIDGE.

[December 1.]

SAM'L F. WOODBRIDGE, *President.**Treasurer,* MILTON L. WALTON.

Deposits,	\$23,728 51	
Interest,	411 17	
Loans on Real Estate,		\$13,500 00
on Personal Security,		2,800 00
to Banks, on interest,		6,345 50
Expense Account,		582 37
Furniture, Safe and Fixtures,		533 02
Cash on hand,		378 79
	\$24,139 68	\$24,139 68

Number of Depositors,	237
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Annual expenses,	\$300 00

NORTH BRIDGEWATER SAVINGS BANK—NORTH BRIDGEWATER.

[November 20.]

HENRY W. ROBINSON, *President.*

Treasurer, EDWARD SOUTHWORTH.

Deposits,	\$520,880 49	
Profits,	1,968 21	
Interest,	2,265 22	
Public Funds,		\$418 50
Bank Stock,		33,922 50
Loans on Real Estate,		334,777 45
on Personal Security,		143,120 00
Cash on hand,		12,875 36
	\$525,113 91	\$525,113 91

Nmber of Depositors,	2,300
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$12,971 50
Annual expenses,	1,500 00

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

[June 11.]

CHARLES ADAMS, Jr., *President.*

Treasurer, BONUM NYE.

Deposits,	\$236,768 86	
Profits,	6,950 74	
Public Funds,		\$19,500 00
Bank Stock,		11,500 00
Railroad Bonds,		50,000 00
Loans on Real Estate,		136,505 00
on Personal Security,		2,300 00
to Counties, Cities and Towns,		22,600 00
Furniture Account,		118 00
Expense Account,		28 50
Cash on hand,		1,168 10
	\$243,719 60	\$243,719 60

Number of Depositors,	1,094
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Annual expenses,	\$750 00

NORTH EASTON SAVINGS BANK—NORTH EASTON.

[May 27.]

F. L. AMES, *President*.*Treasurer*, P. A. GIFFORD.

Deposits,	\$226,396 62	
Profits,	6,115 97	
Public Funds,		\$25,705 00
Bank Stock,		63,316 89
Railroad Bonds,		13,390 00
Loans on Bank Stock,		16,000 00
on Real Estate,		63,781 46
on Personal Security,		41,000 00
to Banks, on interest,		4,000 00
Cash on hand,		5,319 24
	\$232,512 59	\$232,512 59

Rate of ordinary dividends for the last year, 7 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$10,690 00

Annual expenses, 450 00

NORTH END SAVINGS BANK—BOSTON.

[February 26.]

ROBERT MARSH, *President*.*Treasurer*, G. C. TRUMBULL.

Deposits,	\$390,616 59	
Interest and Profits,	12,445 83	
Public Funds,		\$13,025 00
Bank Stock,		37,018 79
Railroad Bonds,		11,411 25
Loans on Public Funds,		1,000 00
on Bank Stock,		3,500 00
on Real Estate,		259,891 45
on Personal Security,		43,300 00
on Railroad Stock and Bonds,		2,700 00
to Counties, Cities and Towns,		10,975 00
Furniture and Lease Account,		805 36
Expense Account,		1,480 76
Tax Account,		1,150 42
Cash on hand,		16,804 39
	\$403,062 42	\$403,062 42

Number of Depositors, 1,350

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$8,012 75

Annual expenses, 2,000 00

ORANGE SAVINGS BANK—ORANGE.

[June 13.]

A. J. CLARK, *President.*

Treasurer, G. A. WHIPPLE.

Deposits,	\$65,235 46	
Profits,	29 33	
Bank Stock,		\$8,093 75
Loans on Public Funds,		800 00
on Real Estate,		28,600 00
on Personal Security,		19,750 00
to Banks, on interest,		6,980 00
Cash on hand,		1,041 04
	\$65,264 79	\$65,264 79

Number of Depositors,	407
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$8,093 75
Annual expenses,	225 00

PALMER SAVINGS BANK—PALMER.

[June 11.]

HORACE P. WAKEFIELD, *President.*

Treasurer, MARSHALL W. FRENCH.

Deposits,	\$238,311 69	
Interest,	940 63	
Public Funds,		\$4,890 00
Bank Stock,		20,425 00
Railroad Bonds,		4,000 00
Loans on Public Funds,		200 00
on Bank Stock,		3,725 00
on Real Estate,		126,601 00
on Personal Security,		63,521 60
to Banks, on interest,		7,387 35
Expense Account,		1,139 13
Cash on hand,		7,363 24
	\$239,252 32	\$239,252 32

Number of Depositors,	862
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$6,250 00
Annual expenses,	287 75

PEOPLE'S SAVINGS BANK—WORCESTER.

[May 9.]

JOHN C. MASON, *President*.*Treasurer*, C. M. BENT.

Deposits,	\$3,050,066 54	
Interest,	56,163 72	
Suspense Account,	507 22	
Rent Account,	636 18	
Public Funds,		\$283,500 00
Bank Stock,		568,800 00
Railroad Bonds,		52,000 00
Real Estate,		65,000 00
Loans on Public Funds,		20,500 00
on Bank Stock,		20,600 00
on Real Estate,		1,658,685 64
on Personal Security,		222,872 47
on Railroad Stock,		3,400 00
to Counties, Cities and Towns,		10,700 00
to Banks, on interest,		11,404 22
Premium Account,		124,398 65
Profit and Loss Account,		51,013 61
Expense Account,		1,822 16
Tax Account,		11,109 24
Cash on hand,		1,567 67
	\$3,107,373 66	\$3,107,373 66

Number of Depositors,	8,902
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$45,900 00
Annual expenses,	8,224 97

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

[October 17.]

LEANDER LOVELL, *President*.*Treasurer*, D. J. ROBBINS.

Deposits,	\$459,190 20	
Profits,	1,923 87	
Interest,	8,380 84	
Suspense Account,	2 85	
Public Funds,		\$52,000 00
Bank Stock,		24,790 00
Railroad Bonds,		55,000 00
Real Estate,		2,900 00
Loans on Public Funds,		1,900 00
on Bank Stock,		2,697 00
on Real Estate,		264,732 00
on Personal Security,		34,940 00
to Counties, Cities and Towns,		22,000 00
Expense Account,		639 97
Cash on hand,		7,898 79
	\$469,497 76	\$469,497 76

Number of Depositors,	2,391
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,000 00
Annual expenses,	1,500 00

PLYMOUTH SAVINGS BANK—PLYMOUTH.

[October 17.]

JACOB H. LOUD, *President.*

Treasurer, JOHN J. RUSSELL.

Deposits,	\$1,926,931 16	
Profits,	37,354 69	
Interest,	54,118 79	
Suspense Account,	148 97	
Public Funds,		\$349,696 25
Bank Stock,		430,975 00
Railroad Bonds,		148,880 00
Real Estate,		9,900 00
Loans on Public Funds,		11,300 00
on Bank Stock,		12,800 00
on Real Estate,		722,120 00
on Personal Security,		160,618 70
on Railroad Stock,		22,900 00
to Counties, Cities and Towns,		121,000 00
Expense Account,		1,325 12
Cash on hand,		27,038 54
	\$2,018,553 61	\$2,018,553 61

Number of Depositors,	6,894
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$27,000 00
Annual expenses,	5,500 00

PROVIDENT INSTITUTION FOR SAVINGS—BOSTON.

[March 26.]

JOHN AMORY LOWELL, *President.*

Treasurer, PETER WAINWRIGHT.

Deposits,	\$12,920,047 02	
Interest,	88,906 15	
Suspense Account,	7,450 02	
Public Funds,		\$209,500 00
Bank Stock,		1,193,500 00
Railroad Bonds,		459,250 00
Real Estate,		50,000 00
Loans on Public Funds,		30,000 00
on Bank Stock,		54,787 00
on Real Estate,		4,896,300 00
on Personal Security,		4,910,500 00
on Railroad Stock,		20,713 00
to Counties, Cities and Towns,		865,400 00
to Banks, on interest,		30,000 00
Profit and Loss Account,		52,843 92
Expense Account,		6,161 12
Cash on hand,		237,848 15
	\$13,016,403 19	\$13,016,403 19

Number of Depositors,	32,330
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Five years.
Annual expenses,	\$36,819 00

PROVIDENT INSTITUTION FOR SAVINGS—SALISBURY.

[October 22.]

WILLIAM C. BINNEY, *President.**Treasurer,* THOMAS J. CLARK.

Deposits,	\$1,139,931 49	
Profits,	6,000 00	
Interest,	40,322 65	
Public Funds,		\$396,000 00
Bank Stock,		134,325 00
Railroad Bonds,		60,000 00
Real Estate,		2,500 00
Loans on Public Funds,		2,600 00
on Real Estate,		208,150 00
on Personal Security,		254,600 00
to Counties, Cities and Towns,		94,500 00
to Banks, on interest,		26,000 00
Expense Account,		918 01
Cash on hand,		6,661 13
	\$1,186,254 14	\$1,186,254 14

Number of Depositors,	4,090
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$10,000 00
Annual expenses,	1,865 00

QUINCY SAVINGS BANK—QUINCY.

[May 28.]

EDWARD TURNER, *President.**Treasurer,* GEO. L. GILL.

Deposits,	\$963,770 00	
Profits,	8,437 50	
Public Funds,		\$93,000 00
Bank Stock,		82,662 74
Railroad Bonds,		20,000 00
Loans on Public Funds,		5,900 00
on Bank Stock,		11,500 00
on Real Estate,		681,483 81
on Personal Security,		6,500 00
to Counties, Cities and Towns,		18,000 00
Interest Account,		1,944 49
Expense Account,		195 30
Safe and Furniture,		1,200 00
Cash on hand,		49,821 16
	\$972,207 50	\$972,207 50

Number of Depositors,	2,924
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$20,000 00
Annual expenses,	2,500 00

RANDOLPH SAVINGS BANK—RANDOLPH.

[December 24.]

ATHERTON WALES, *President.**Treasurer,* SETH TURNER.

Deposits,	\$575,204 40	
Interest,	12,242 99	
Premium Account,	7,242 18	
Public Funds,		\$44,500 00
Bank Stock,		146,469 97
Railroad Bonds,		85,000 00
Loans on Public Funds,		2,400 00
on Bank Stock,		17,700 00
on Real Estate,		205,050 00
on Personal Security,		66,000 00
on Railroad Stock,		6,100 00
to Counties, Cities and Towns,		3,000 00
Expense Account,		4,390 86
Cash on hand,		14,078 74
	\$594,689 57	\$594,689 57

Number of Depositors,	1,761
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1871.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$9,500 00
Annual expenses,	600 00

READING SAVINGS BANK—READING.

[November 8.]

EPHRAIM HUNT, *President.**Treasurer,* N. P. PRATT.

Deposits,	\$174,799 84	
Interest,	1,925 33	
Bank Stock,		\$13,800 00
Loans on Real Estate,		133,900 00
on Personal Security,		21,905 29
Cash on hand,		7,119 88
	\$176,725 17	\$176,725 17

Number of Depositors,	753
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,000 00
Annual expenses,	900 00

ROCKPORT SAVINGS BANK—ROCKPORT.

[November 14.]

HENRY DENNIS, *President*.*Treasurer*, NEWELL GILES.

Deposits,	\$368,084 37	
Profits,	1,431 30	
Bank Stock,		\$82,144 25
Loans on Real Estate,		214,129 25
on Personal Security,		71,567 92
Cash on hand,		1,674 25
	<hr/>	<hr/>
	\$369,515 67	\$369,515 67
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Number of Depositors,		1,447
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1873.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$9,719 55
Annual expenses,		1,200 00
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SALEM FIVE CENTS SAVINGS BANK—SALEM.

[October 7.]

HENRY L. WILLIAMS, *President*.*Treasurer*, CHAS. H. HENDERSON.

Deposits,	\$1,768,501 48	
Profits,	29,110 59	
Public Funds,		\$46,950 00
Bank Stock,		249,581 00
Railroad Bonds,		32,320 00
Loans on Public Funds,		14,200 00
on Bank Stock,		1,000 00
on Real Estate,		926,514 00
on Personal Security,		274,127 00
on Railroad Stock,		4,950 00
to Counties, Cities and Towns,		232,247 50
to Banks, on interest,		12,200 00
Safe and Furniture Account,		300 00
Cash on hand,		3,222 57
	<hr/>	<hr/>
	\$1,797,612 07	\$1,797,612 07
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Number of Depositors,		6,946
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$31,000 00
Annual expenses,		4,600 00
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SALEM SAVINGS BANK—SALEM.

[August 30.]

JOSEPH S. CABOT, *President*.*Treasurer*, CHAS. E. SYMONDS.

Deposits,	\$5,607,534 17	
Profits,	220,551 75	
Public Funds,		\$827,000 00
Bank Stock,		294,890 00
Railroad Bonds,		209,000 00
Real Estate,		75,000 00
Loans on Public Funds,		26,800 00
on Bank Stock,		30,800 00
on Real Estate,		1,562,662 50
on Personal Security,		1,163,376 00
on Railroad Stock,		20,000 00
to Counties, Cities and Towns,		1,590,500 00
to Banks, on interest,		24,000 00
Cash on hand,		4,057 42
	\$5,828,085 92	\$5,828,085 92

Number of Depositors,	16,134
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$60,000 00
Annual expenses,	12,000 00

SANDWICH SAVINGS BANK—SANDWICH.

[August 15.]

WM. E. BOYDEN, *President*.*Treasurer*, H. G. O. ELLIS.

Deposits,	\$83,666 97	
Profits and Interest,	4,922 53	
Public Funds,		\$3,675 67
Loans on Real Estate,		56,259 00
on Personal Security,		21,040 00
Expense Account,		3 06
Cash on hand,		7,611 77
	\$88,589 50	\$88,589 50

Number of Depositors,	519
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Annual expenses,	\$220 00

SCITUATE SAVINGS BANK—SCITUATE.

[September 23.]

JOHN BEALE, *President.**Treasurer, C. W. PROUTY.*

Deposits,	\$141,248 53	
Profit and Loss Account,	1,486 96	
Interest,	620 32	
Bank Stock,		\$17,500 00
Loans on Real Estate,		96,187 00
on Personal Security,		10,540 23
to Counties, Cities and Towns,		16,170 00
Cash on hand,		2,958 58
	<hr/> \$143,355 81	<hr/> \$143,355 81

Number of Depositors,	391
Rate of ordinary dividends for the last year,	7 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank.	\$7,000 00
Annual expenses,	275 00

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

[August 12.]

DAVID FAIRBANKS, *President.**Treasurer, J. H. DYER.*

Deposits,	\$569,207 25	
Profits,	1,355 88	
Interest,	425 20	
Premium Account,	6,944 67	
Dividend Account,	9,352 88	
Public Funds,		\$89,500 00
Bank Stock,		62,000 00
Railroad Bonds,		85,500 00
Real Estate,		1,336 04
Loans on Real Estate,		100,764 00
on Personal Security,		82,200 17
to Counties, Cities and Towns,		121,775 00
to Banks,		6,000 00
Furniture and Safes,		1,850 43
Cash on hand,		36,360 24
	<hr/> \$587,285 88	<hr/> \$587,285 88

Number of Depositors,	1,814
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$12,600 00
Annual expenses,	2,050 00

SHELBURNE FALLS SAVINGS BANK—SHELBURNE FALLS.

[July 8.]

F. A. BALL, *President.**Treasurer,* A. K. HAWKS.

Deposits,	\$573,084 28	
Profits,	716 86	
Interest,	2,590 77	
Public Funds,		\$14,000 00
Bank Stock,		71,900 00
Real Estate,		5,500 00
Loans on Bank Stock,		2,500 00
on Real Estate,		331,450 00
on Personal Security,		113,284 55
to Counties, Cities and Towns,		15,700 00
to Banks, on interest,		19,845 55
Cash on hand,		2,211 81
	\$576,391 91	\$576,391 91

Number of Depositors,	2,700
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$25,300 00
Annual expenses,	1,600 00

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

[August 6.]

SAMUEL HARTWELL, *President.**Treasurer,* S. M. LANE.

Deposits,	\$712,324 47	
Profit and Loss Account,	11,482 92	
Interest,	3,981 72	
Public Funds,		\$234,000 00
Bank Stock,		56,300 00
Loans on Public Funds,		29,950 00
on Bank Stock,		3,500 00
on Real Estate,		288,350 00
on Personal Security,		88,300 00
to Counties, Cities and Towns,		18,000 00
to Banks, on interest,		9,000 00
Expense Account,		5 90
Cash on hand,		383 21
	\$727,789 11	\$727,789 11

Number of Depositors,	2,311
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$30,000 00
Annual expenses,	700 00

SOUTH ADAMS SAVINGS BANK—SOUTH ADAMS.

[July 18.]

H. J. BLISS, *President*.*Treasurer*, H. H. WELLINGTON.

Deposits,	\$237,803 87	
Profits,	3,552 54	
Interest,	285 19	
Bank Stock,		\$22,040 00
Loans on Public Funds,		150 00
on Bank Stock,		10,900 00
on Real Estate,		76,225 00
on Personal Security,		116,075 00
to Counties, Cities and Towns,		4,500 00
to Banks, on interest,		11,585 60
Expense Account,		41 67
Cash on hand,		124 33
	\$241,641 60	\$241,641 60

Number of Depositors,	805
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$18,900 00
Annual expenses,	800 00

SOUTH BOSTON SAVINGS BANK—BOSTON.

[March 5.]

F. W. NICKERSON, *President*.*Treasurer*, D. MCB. THAXTER.

Deposits,	\$1,137,382 07	
Profits,	6,182 91	
Rent Account,	3,356 25	
Suspense Account,	184 50	
Public Funds,		\$101,800 00
Bank Stock,		66,200 00
Railroad Bonds,		36,000 00
Real Estate,		94,142 32
Loans on Real Estate,		666,237 50
on Personal Security,		78,500 00
to Counties, Cities and Towns,		44,977 42
Furniture Account,		4,579 13
Premium Account,		26,457 87
Expense Account,		1,558 19
Accrued Interest Account,		12,447 60
Cash on hand,		14,205 70
	\$1,147,105 73	\$1,147,105 73

Number of Depositors,	5,528
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$18,455 00
Annual expenses,	4,600 00

SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

[September 23.]

MOSES F. ROGERS, *President.**Treasurer, EBENEZER T. FOGG.*

Deposits,	\$364,633 26	
Interest,	4,812 00	
Public Funds,		\$10,850 00
Bank Stock,		51,700 00
Loans on Real Estate,		249,671 25
on Personal Security,		46,375 00
to Counties, Cities and Towns,		7,432 00
Cash on hand,		3,417 01
	<hr/>	<hr/>
	\$369,445 26	\$369,445 26

Number of Depositors,	1,071
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,500 00
Annual expenses,	800 00

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

[October 17.]

ALBERT TIRRELL, *President.**Treasurer, B. F. WHITE.*

Deposits,	\$251,333 73	
Interest,	6,585 20	
Bank Stock,		\$105,844 36
Loans on Real Estate,		113,994 66
on Personal Security,		26,638 43
to Banks, on interest,		11,117 28
Expense Account,		324 20
	<hr/>	<hr/>
	\$257,918 93	\$257,918 93

Number of Depositors,	729
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$12,910 25
Annual expenses,	700 00

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

[June 3.]

JOSEPH C. PYNCHON, *President*.*Treasurer*, DANIEL J. MARSH.

Deposits,	\$1,045,106 21	
Profits,	30,624 58	
Public Funds,		\$180,000 00
Bank Stock,		45,100 00
Real Estate,		90,000 00
Loans on Public Funds,		14,150 00
on Bank Stock,		28,800 00
on Real Estate,		688,000 00
to Counties, Cities and Towns,		2,000 00
Cash on hand,		27,680 79
	\$1,075,730 79	\$1,075,730 79
Number of Depositors,		4,884
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$10,000 00
Annual expenses,		3,861 51

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

[June 25.]

JAMES M. THOMPSON, *President*.*Treasurer*, HENRY S. LEE.

Deposits,	\$5,237,438 96	
Profits and Interest,	181,549 48	
Public Funds,		\$776,635 00
Bank Stock,		499,700 00
Real Estate,		99,874 61
Loans on Public Funds,		149,450 00
on Bank Stock,		144,450 00
on Real Estate,		3,136,900 00
on Personal Security,		83,200 00
on Railroad Stock and Bonds,		30,100 00
to Counties, Cities and Towns,		400,800 00
to Banks, on interest,		27,024 59
Cash on hand,		70,854 24
	\$5,418,988 44	\$5,418,988 44
Number of Depositors,		14,365
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$36,700 00
Annual expenses,		10,193 75

SPENCER SAVINGS BANK—SPENCER.

[June 19.]

WILLIAM UPHAM, *President*.*Treasurer*, ERASTUS JONES.

Deposits,	\$50,036 02	
Interest,	989 84	
Bills Payable,	689 31	
Bank Stock,		\$5,557 62
Railroad Bonds,		5,043 75
Loans on Real Estate,		24,540 00
on Personal Security,		5,000 00
to Counties, Cities and Towns,		10,425 00
Tax Account,		282 18
Expense Account,		18 50
Cash on hand,		848 12
	\$51,715 17	\$51,715 17

Number of Depositors,	222
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$2,000 00

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

[November 8.]

BENJAMIN F. RICHARDSON, *President*.*Treasurer*, ONSLOW GILMORE.

Deposits,	\$264,946 09	
Profits,	3,338 77	
Interest,	6,099 21	
Public Funds,		\$14,500 00
Bank Stock,		12,000 00
Railroad Stock,		5,000 00
Loans on Public Funds,		950 00
on Real Estate,		193,933 25
on Personal Security,		19,600 00
to Counties, Cities and Towns,		25,000 00
Cash on hand,		3,400 82
	\$274,384 07	\$274,384 07

Number of Depositors,	1,194
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1872.	
Extra dividends are made once in	Two years.
Largest amount invested in the stock of any one bank,	\$3,000 00
Annual expenses,	1,050 00

STOCKBRIDGE SAVINGS BANK—STOCKBRIDGE.

[July 16.]

MARSHALL WARNER, *President*.*Treasurer*, H. J. DUNHAM.

Deposits,	\$43,537 65	
Profits,	1,822 50	
Public Funds,		\$4,000 00
Bank Stock,		9,400 00
Loans on Real Estate,		23,812 83
on Personal Security,		7,377 99
Expense Account,		175 00
Cash on hand,		594 33
	\$45,360 15	\$45,360 15

Number of Depositors,	199
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,640 00
Annual expenses,	79 75

SUFFOLK SAVINGS BANK—BOSTON.

[March 19.]

THOMAS LAMB, *President*.*Treasurer*, CHARLES HENRY PARKER.

Deposits,	\$6,855,579 06	
Profits,	663,119 44	
Public Funds,		\$611,500 00
Bank Stock,		432,625 00
Railroad Bonds,		130,000 00
Real Estate,		203,035 75
Loans on Bank Stock,		17,500 00
on Real Estate,		2,397,676 10
on Personal Security,		3,433,000 00
on Railroad Stock,		150,000 00
Furniture Account,		2,641 66
Dividend Account,		46,800 55
Expense Account,		9,886 82
Cash on hand,		84,032 62
	\$7,518,698 50	\$7,518,698 50

Number of Depositors,	18,267
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$62,400 00
Annual expenses,	21,996 20

TAUNTON SAVINGS BANK—TAUNTON.

[September 19.]

WILLIAM LOVERING, *President*.*Treasurer*, HENRY R. WOOD.

Deposits,	\$1,352,095 54	
Profits,	6,808 55	
Interest and Discount,	33,604 99	
Public Funds,		\$13,650 00
Bank Stock,		66,897 12
Railroad Bonds,		30,000 00
Real Estate,		55,591 86
Loans on Public Funds,		4,600 00
on Bank Stock,		5,500 00
on Real Estate,		750,586 54
on Personal Security,		433,940 00
to Counties, Cities and Towns,		15,000 00
Furniture Account,		3,173 89
Expense Account,		754 84
Cash on hand,		12,814 83
	\$1,392,509 08	\$1,392,509 08

Number of Depositors,	3,827
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$27,200 00
Annual expenses,	3,100 00

TEMPLETON SAVINGS BANK—TEMPLETON.

[May 15.]

EDWIN SAWYER, *President*.*Treasurer*, OTIS D. SAWIN.

Deposits,	\$32,372 89	
Interest,	87 11	
Loans on Real Estate,		\$25,160 00
on Personal Security,		7,300 00
	\$32,460 00	\$32,460 00

Number of Depositors,	159
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	

UNION INSTITUTION FOR SAVINGS--BOSTON.

[March 12.]

JOHN C. CROWLEY, *President.*GEORGE F. EMERY, *Treasurer.*

Deposits,	\$3,525,824 37	
Interest,	121,039 18	
Rent Account,	6,767 85	
Public Funds,		\$83,959 00
Bank Stock,		57,649 25
Railroad Bonds,		21,200 00
Real Estate,		299,800 00
Loans on Bank Stock,		100,000 00
on Real Estate,		2,714,487 77
on Personal Security,		321,028 96
to Banks, on interest,		46,896 97
Expense Account,		3,282 02
Cash on hand,		5,327 43
	\$3,653,631 40	\$3,653,631 40

Number of Depositors,	9,787
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$12,018 00
Annual expenses,	7,500 00

UNION SAVINGS BANK--FALL RIVER.

[September 18.]

AUGUSTUS CHACE, *President.**Treasurer,* D. A. CHAPIN

Deposits,	\$656,564 42	
Profits,	22,579 33	
Public Funds,		\$10,000 00
Bank Stock,		32,590 00
Real Estate,		38,186 87
Loans on Real Estate,		328,272 00
on Personal Security,		259,782 00
to Counties, Cities and Towns,		5,000 00
Cash on hand,		5,312 88
	\$679,143 75	\$679,143 75

Number of Depositors,	1,260
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$15,400 00
Annual expenses,	1,500 00

UXBRIDGE SAVINGS BANK—UXBRIDGE.

[August 7.]

MOSES TAFT, *President.**Treasurer, C. A. TAFT.*

Deposits,	\$165,173 40	
Interest,	1,807 20	
Bank Stock,		\$41,231 62
Loans on Real Estate,		104,530 43
on Personal Security,		15,870 00
Expense Account,		150 00
Cash on hand,		5,198 55
	\$166,980 60	\$166,980 60

Number of Depositors,	772
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$7,814 00
Annual expenses,	625 00

WAKEFIELD SAVINGS BANK—WAKEFIELD.

[October 1.]

CYRUS WAKEFIELD, *President.**Treasurer, M. S. SOUTHWORTH.*

Deposits,	\$88,964 82	
Loans on Public Funds,		\$1,200 00
on Bank Stock,		3,181 25
on Real Estate,		54,380 00
on Personal Security,		16,970 00
Accrued Interest Account,		705 39
Expense Account,		7 75
Cash on hand,		12,520 43
	\$88,964 82	\$88,964 82

Number of Depositors,	681
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1873.	
Extra dividends are made once in	Three years.
Annual expenses,	\$600 00

WALES SAVINGS BANK—WALES.

[June 10.]

ELIJAH SHAW, *President*.*Treasurer*, J. C. BURLEY.

Deposits,	\$29,500 10	
Profits,	339 22	
Bank Stock,		\$11,634 00
Loans on Public Funds,		315 63
on Real Estate,		10,268 00
on Personal Security,		4,345 75
to Counties, Cities and Towns,		500 00
to Banks, on interest,		2,504 24
Furniture Account,		240 00
Cash on hand,		31 70
	\$29,839 32	\$29,839 32

Number of Depositors,	178
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$3,175 00
Annual expenses,	50 00

WALTHAM SAVINGS BANK—WALTHAM.

[December 31.]

HORATIO MOORE, *President*.*Treasurer*, JNO. S. WILLIAMS.

Deposits,	\$1,205,099 86	
Profits,	3,500 00	
Interest,	4,000 24	
Bank Stock,		\$93,700 00
Railroad Bonds,		16,000 00
Loans on Real Estate,		801,463 00
on Personal Security,		169,240 00
to Counties, Cities and Towns,		118,100 00
Premium Account,		1,635 21
Expense Account,		500 00
Cash on hand,		11,961 89
	\$1,212,600 10	\$1,212,600 10

Number of Depositors,	4,226
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$22,875 00
Annual expenses,	2,000 00

WARE SAVINGS BANK—WARE.

[June 11.]

WILLIAM HYDE, *President.**Treasurer,* OTIS LANE.

Deposits,	\$1,461,039 54	
Profits,	3,323 62	
Interest,	14,713 86	
Public Funds,		\$315,000 00
Bank Stock,		246,800 00
Railroad Bonds,		90,000 00
Loans on Public Funds,		3,300 00
on Bank Stock,		12,800 00
on Real Estate,		299,442 72
on Personal Security,		280,185 00
to Counties, Cities and Towns,		215,380 00
Premium Account,		6,236 27
Expense Account,		1,426 39
Tax Account,		5,393 47
Cash on hand,		3,113 17
	\$1,479,077 02	\$1,479,077 02

Number of Depositors,	3,790
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$3,400 00
Annual expenses,	4,000 00

WAREHAM SAVINGS BANK—WAREHAM.

[August 15.]

JESSE MURDOCK, *President.**Treasurer,* THOMAS R. MILES.

Deposits,	\$544,678 10	
Interest,	14,557 12	
Bank Stock,		\$196,231 59
Railroad Bonds,		14,910 05
Loans on Bank Stock,		11,350 00
on Real Estate,		178,817 75
on Personal Security,		120,027 63
on Railroad Stock,		9,000 00
to Counties, Cities and Towns,		5,000 00
Tax Account,		1,909 48
Expense Account,		349 69
Cash on hand,		21,639 03
	\$559,235 22	\$559,235 22

Number of Depositors,	1,755
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$25,734 50
Annual expenses,	1,401 56

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

[November 6.]

GEORGE OSBORN, *President*.*Treasurer*, ALBERT H. MERRILL.

Deposits,	\$896,831 02	
Profit and Loss Account,	41,379 22	
Reserve Fund,	2,079 00	
Public Funds,		\$40,000 00
Bank Stock,		84,067 75
Railroad Bonds,		15,000 00
Loans on Real Estate,		631,090 00
on Personal Security,		11,500 00
to Counties, Cities and Towns,		145,962 50
Cash on hand,		12,668 99
	\$940,289 24	\$940,289 24

Number of Depositors,	2,961
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$16,500 00
Annual expenses,	2,000 00

WARREN INSTITUTION FOR SAVINGS—CHARLESTOWN.

[August 5.]

JAMES ADAMS, *President*.*Treasurer*, GEORGE F. TUFTS.

Deposits,	\$3,224,384 47	
Profit and Loss,	62,995 32	
Interest,	120,663 49	
Rent Account,	2,446 42	
Guarantee Fund,	22,116 59	
Bills Payable,	1,400 60	
Public Funds,		\$290,345 89
Bank Stock,		111,577 50
Railroad Bonds,		50,000 00
Real Estate,		50,000 00
Loans on Real Estate,		2,350,805 05
on Personal Estate,		426,200 00
to Counties, Cities and Towns,		38,425 00
Accrued Interest Account,		46,278 25
Expense Account,		4,365 36
Cash on hand,		66,009 84
	\$3,434,006 89	\$3,434,006 89

Number of Depositors,	9,975
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$20,495 00
Annual expenses,	8,253 59

WATERTOWN SAVINGS BANK—WATERTOWN.

[December 10.]

CHARLES J. BARRY, *President*.*Treasurer*, JOHN K. STICKNEY.

Deposits,	\$72,159 73	
Interest,	494 81	
Bills Payable,	4,500 00	
Bank Stock,		\$5,100 00
Loans on Real Estate,		54,200 00
on Personal Security,		4,600 00
to Counties, Cities and Towns,		9,800 00
Furniture Account,		1,180 00
Expense Account,		1 75
Cash on hand,		2,272 79
	\$77,154 54	\$77,154 54

Number of Depositors,	351
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$2,100 00

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

[October 24.]

HENRY H. STEVENS, *President*.*Treasurer*, EDWIN MAY.

Deposits,	\$242,787 18	
Interest,	84 61	
Bank Stock,		\$24,500 00
Loans on Real Estate,		154,600 00
on Personal Estate,		27,920 62
to Counties, Cities and Towns,		23,000 00
to Banks, on interest,		1,056 43
Furniture Account,		596 58
Expense Account,		224 24
Premium Account,		7,555 50
Cash on hand,		3,418 42
	\$242,871 79	\$242,871 79

Number of Depositors,	1,554
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$3,000 00
Annual expenses,	900 00

WELLFLEET SAVINGS BANK—WELLFLEET.

[August 13.]

RICHARD R. FREEMAN, *President.**Treasurer,* THOMAS KEMP.

Deposits,	\$304,611 20	
Interest,	991 48	
Suspense Account,	9 00	
Bank Stock,		\$163,243 79
Railroad Bonds,		14,902 61
Loans on Bank Stock,		200 00
on Real Estate,		24,475 00
on Personal Security,		80,742 00
to Counties, Cities and Towns,		17,875 00
Cash on hand,		4,173 28
	<hr/>	<hr/>
	\$305,611 68	\$305,611 68

Number of Depositors,	916
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$18,944 87
Average annual expenses,	650 00

WESTBOROUGH SAVINGS BANK—WESTBOROUGH.

[May 20.]

CYRUS FAY, *President.**Treasurer,* GEORGE O. BRIGHAM.

Deposits,	\$172,872 96	
Interest,	2,146 09	
Bank Stock,		\$27,700 00
Railroad Bonds,		6,059 25
Loans on Real Estate,		109,105 00
on Personal Security,		30,300 00
Expense Account,		4 00
Cash on hand,		1,850 80
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	\$175,019 05	\$175,019 05

Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$9,000 00
Annual expenses,	437 00

WEST BOSTON SAVINGS BANK—BOSTON.

[March 21.]

FRANKLIN HAVEN, *President.**Treasurer, JAMES H. WILDER.*

Deposits,	\$2,646,027 09	
Profits,	1,854 88	
Interest,	44,566 37	
Bank Stock,		\$430,074 37
Loans on Public Funds,		10,600 00
on Real Estate,		1,799,733 79
on Personal Security,		373,950 00
on Railroad Stock,		6,650 00
to Banks, on interest,		8,000 00
Accrued Interest Account,		5,382 44
Expense Account,		3,747 50
Tax Account,		9,404 15
Cash on hand,		44,906 09
	\$2,692,448 34	\$2,692,448 34

Number of Depositors,	7,497
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Annual expenses,	6,000 00

WESTFIELD SAVINGS BANK—WESTFIELD.

[July 11.]

WILLIAM G. BATES, *President.**Treasurer, V. W. CROWSON.*

Deposits,	\$666,695 21	
Profits,	1,384 68	
Interest,	12,904 36	
Public Funds,		\$131,000 00
Bank Stock,		23,500 00
Railroad Bonds,		33,000 00
Loans on Public Funds,		4,690 42
on Bank Stock,		7,400 00
on Real Estate,		264,713 64
on Personal Security,		131,534 27
to Counties, Cities and Towns,		53,000 00
Premium Account,		5,035 00
Cash on hand,		27,110 92
	\$680,984 25	\$680,984 25

Number of Depositors,	2,359
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Largest amount invested in the stock of any one bank,	\$20,300 00
Annual expenses,	1,193 33

WEYMOUTH SAVINGS BANK—WEYMOUTH.

[August 8.]

JOHN W. LOUD, *President*.*Treasurer*, AMOS S. WHITE.

Deposits,	\$754,819 35	
Profits,	17,105 41	
Public Funds,		\$20,200 00
Bank Stock,		69,200 00
Railroad Bonds,		10,000 00
Loans on Real Estate,		471,655 00
on Personal Security,		189,494 00
to Counties, Cities and Towns,		1,000 00
Cash on hand,		10,375 76
	<hr/>	<hr/>
	\$771,924 76	\$771,924 76
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Number of Depositors,		2,361
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1869.		
Extra dividends made once in		Five years.
Largest amount invested in the stock of any one bank,		\$39,000 00
Annual expenses,		1,200 00

WINCHENDON SAVINGS BANK—WINCHENDON.

[June 6.]

J. H. FAIRBANK, *President*.*Treasurer*, C. L. BEALS.

Deposits,	\$469,559 48	
Interest,	13,501 36	
Public Funds,		\$12,000 00
Bank Stock,		72,800 00
Railroad Bonds,		969 90
Loans on Real Estate,		167,956 96
on Personal Security,		141,676 01
to Counties, Cities and Towns,		70,039 45
to Banks, on interest,		4,465 39
Furniture Account,		1,200 00
Expense Account,		1,766 12
Premium Account,		6,073 12
Cash on hand,		4,113 89
	<hr/>	<hr/>
	\$483,060 84	\$483,060 84
<hr/>		
Number of Depositors,		1,842
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in 1869.		
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$23,800 00
Annual expenses,		867 06

WINCHESTER SAVINGS BANK—WINCHESTER.

[December 5.]

D. N. SKILLINGS, *President.*

Treasurer, JOHN T. MANNY.

Deposits,	\$56,948 90	
Profits,	1,981 79	
Loans on Real Estate,		\$37,320 00
on Personal Security,		20,630 21
Furniture Account,		239 90
Expense Account,		7 00
Cash on hand,		733 58
	\$58,930 69	\$58,930 69

Number of Depositors,	341
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Annual expenses,	\$100 00

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

[December 19.]

STEPHEN DOW, *President.*

Treasurer, JAMES N. DOW.

Deposits,	\$416,799 79	
Interest,	14,167 93	
Public Funds,		\$3,000 00
Bank Stock,		117,657 00
Loans on Public Funds,		17,500 00
on Real Estate,		202,736 16
on Personal Security,		82,840 00
to Counties, Cities and Towns,		2,000 00
Cash on hand,		5,234 56
	\$430,967 72	\$430,967 72

Number of Depositors,	2,319
Rate of ordinary dividends for the last year,	7 per cent.
Last dividend of reserved profits, in 1873.	
Largest amount invested in the stock of any one bank,	\$25,650 00
Annual expenses,	1,500 08

WORCESTER COUNTY INSTITUTION FOR SAVINGS—WORCESTER.

[April 17.]

A. H. BULLOCK, *President.**Treasurer,* C. A. HAMILTON.

Deposits,	\$5,112,133 22	
Profits,	35,798 60	
Interest,	136,875 08	
Suspense Account,	41,106 78	
Premium Account,	2,203 75	
Public Funds,		\$832,300 00
Bank Stock,		795,550 00
Railroad Bonds,		67,000 00
Loans on Public Funds,		30,900 00
on Bank Stock,		10,070 00
on Real Estate,		2,803,585 12
on Personal Security,		241,916 00
to Counties, Cities and Towns,		473,400 00
to Banks, on interest,		64,958 37
Expense Account,		2,854 64
Cash on hand,		5,583 30
	\$5,328,117 43	\$5,328,117 43

Number of Depositors,	15,172
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Annual expenses,	\$10,500 00

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

[May 8.]

CHAS. L. PUTNAM, *President.**Treasurer,* GEO. W. WHEELER.

Deposits,	\$1,117,702 06	
Interest,	12,007 87	
Public Funds,		\$105,000 00
Bank Stock,		152,200 00
Railroad Bonds,		20,000 00
Loans on Public Funds,		5,425 00
on Bank Stock,		10,000 00
on Real Estate,		521,200 00
on Personal Security,		6,600 00
to Counties, Cities and Towns,		274,000 00
Interest Account,		24 93
Tax Account,		715 87
Expense Account,		1,739 25
Premium Account,		7,881 25
Cash on hand,		24,923 63
	\$1,129,709 93	\$1,129,709 93

Number of Depositors,	6,172
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$13,900 00
Annual expenses,	3,000 00

WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

[April 15.]

HARRISON BLISS, *President*.*Treasurer*, H. WOODWARD.

Deposits,	\$2,327,327 63	
Interest,	35,490 60	
Public Funds,		\$384,700 00
Bank Stock,		173,300 00
Railroad Bonds,		2,000 00
Loans on Public Funds,		10,950 00
on Bank Stock,		9,900 00
on Real Estate,		1,423,648 91
on Personal Security,		231,160 31
on Railroad Stock,		27,300 00
to Counties, Cities and Towns,		45,000 00
Premium Account,		10,217 25
Expense Account,		2,204 30
Cash on hand,		42,437 46
	\$2,362,818 23	\$2,362,818 23

Number of Depositors,	5,632
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$29,600 00
Annual expenses,	7,000 00

WORCESTER NORTH SAVINGS INSTITUTION—FITCHBURG.

[April 29.]

A. WHITMAN, *President*.*Treasurer*, HENRY A. WILLIS.

Deposits,	\$931,687 41	
Profits,	10,760 25	
Bank Stock,		\$49,687 00
Railroad Bonds,		62,691 25
Loans on Bank Stock,		800 00
on Real Estate,		473,328 39
on Personal Security,		308,076 10
on Railroad Stock,		13,800 00
to Counties, Cities and Towns,		12,300 00
Expense Account,		737 82
Cash on hand,		21,027 10
	\$942,447 66	\$942,447 66

Number of Depositors,	2,491
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$8,100 00
Annual expenses,	2,000 00

WORONOCO SAVINGS BANK—WESTFIELD.

[July 11.]

SAMUEL HORTON, *President.**Treasurer,* R. WELLER.

Deposits,	\$243,726 04	
Interest,	1,558 14	
Loans on Public Funds,		\$18,800 00
on Bank Stock,		4,320 00
on Real Estate,		131,409 82
on Personal Security,		40,682 00
to Counties, Cities and Towns,		32,300 00
Tax Account,		2,296 13
Cash on hand,		15,476 23
	\$245,284 18	\$245,284 18

Number of Depositors, 676
Rate of ordinary dividends for the last year, 6 per cent.
No extra dividends.

NORTHAMPTON LOAN AND TRUST COMPANY—NORTHAMPTON.

[July 10.]

JOEL HAYDEN, *President.**Treasurer,* STEPHEN M. CROSBY.

Capital Stock,	\$100,000 00	
Interest Account,	7,973 45	
Bills Payable,	31,340 16	
Bills Receivable,		\$87,699 99
Loans on Real Estate,		8,000 00
on Merchandise,		38,450 00
Expense Account,		698 80
Furniture and Fixtures,		1,687 77
Due from National Banks and Bankers,		2,537 45
Cash,		239 60
	\$139,313 61	\$139,313 61

WORCESTER SAFE DEPOSIT AND TRUST COMPANY—WORCESTER.

[October 4.]

GEORGE M. RICE, *President.**Secretary, E. B. BISCO.*

Capital Stock,	\$200,000 00	
Surplus Fund,	40,000 00	
Deposits,	895,134 30	
Certificates of Deposits,	53,914 84	
Due to National Banks,	125,302 35	
Profit and Loss,	8,247 84	
Interest,	245 18	
Safe Rental,	2,027 00	
Deposit Premium,	433 00	
Dividend Account,	2,156 00	
United States Bonds,		\$50,100 00
City and Town Bonds,		73,312 50
Railroad Bonds,		152,000 00
Bank Stock,		32,455 00
Notes Receivable,		666,824 43
Demand Loans,		27,495 00
Loans on United States Bonds,		20,290 00
on Real Estate,		155,250 00
Real Estate,		33,000 00
Expense Account,		63 43
Premium Account,		6,313 88
Clearing House Deposit,		1,000 00
Furniture and Fixtures,		11,826 32
Cash Items,		49 94
Due from National Trust Company,		30,901 55
Cash,		66,578 46
	\$1,327,460 51	\$1,327,460 51

NEW ENGLAND TRUST COMPANY—BOSTON.

[December 17.]

AMOS A. LAWRENCE, *President*.*Actuary*, JACOB H. LOUD.

Capital Stock,	\$500,000 00	
Guarantee,	50,000 00	
Deposits,	3,162,009 05	
Interest,	109,343 83	
Income General Trust Fund,	1,922 83	
United States Taxes,	12,830 03	
Commissions,	846 02	
Profit and Loss,	76,013 48	
Trust Accounts,	125,196 25	
Dividends on Trust Accounts,	995 83	
Investments of Capital Stock,		\$469,325 94
of Deposits,		2,806,184 54
for Trust Accounts,		121,078 99
Expense Account,		27,621 65
Due from National Banks,		592,991 04
Cash,		21,955 16
	<hr/>	<hr/>
	\$4,039,157 32	\$4,039,157 32

INVESTMENTS.

United States Bonds,	\$182,444 17
Railroad Bonds,	314,877 68
Loans on Real Estate,	161,227 50
Notes Receivable,	2,443,407 79
Demand Loans,	294,632 33
	<hr/>
	\$3,396,589 47

CHAPIN BANKING AND TRUST COMPANY—SPRINGFIELD.

[December 27.]

CHESTER W. CHAPIN, *President.**Cashier,* JAS. D. SAFFORD.

Capital Stock,	\$500,000 00	
Surplus Fund,	100,000 00	
Profit and Loss,	24,603 90	
Discount,	\$40,819 69	
Interest,	4,550 06	
Exchange,	1,644 08	
	47,112 83	
Deposits,	461,805 84	
Collection Account,	66,955 04	
Due to National Banks,	14,094 52	
Bills Receivable,		\$849,335 71
Due from National Banks,		292,106 89
Furniture and Fixtures,		12,580 16
Tax Account,		9,803 96
Expense Account,		5,533 47
Cash, Legal Tenders,	\$37,586 00	
Checks for Clearing		
House,	388 95	
Fractional Currency,	1,638 90	
Cash Items,	5,598 09	
		45,211 94
	\$1,214,572 13	\$1,214,572 13
Number of Depositors,		192
Loans to corporations,		\$130,200 00
Loans to individuals and firms,		719,135 71

COLLATERAL LOAN COMPANY—BOSTON.

[December 29.]

JOHN BIGELOW, *President.**Treasurer,* E. B. FOSTER.

Capital Stock,	\$120,400 00	
Interest Account,	11,203 47	
Dividend Account,	496 00	
Reserve Account,	648 78	
Storage Account,	430 69	
Rent Account,	700 00	
Special Auction Sale,	2,982 42	
Loans with pledge of Chattels,		\$116,719 97
Loans on Public Funds,		6,500 00
Auction Sale,		1,086 52
Expense Account,		3,862 65
Profit and Loss Account,		4,256 97
General Interest Account,		125 68
Insurance Account,		522 66
Cash,		3,786 91
	\$136,861 36	\$136,861 36

ABSTRACT
OF THE
ANNUAL RETURNS
OF THE
SAVINGS BANKS.
1873.

	BOSTON.				
	Boston Five Cents Savings Bank.	Boston Penny Savings Bank.	East Boston Savings Bank.	Ellot Five Cents Savings Bank.	Emigrant Savings Bank.
Number of Depositors,	64,461	8,694	6,358	4,604	8,660
Amount of Deposits,	\$11,202,147 89	\$1,135,474 66	\$1,940,232 93	\$1,009,928 50	\$2,176,788 76
Number of Deposits during the year preceding,	55,910	10,600	11,869	6,430	15,700
Amount of the same,	\$3,625,993 02	\$486,070 64	\$1,058,304 16	\$387,222 39	\$1,417,614 81
Number of Deposits received during the year of and exceeding \$300 at one time,	2,135	239	708	225	947
Amount of the same,	\$1,176,104 00	\$127,411 25	\$392,850 00	\$122,698 00	\$518,963 96
Number of withdrawals during the year,	43,773	5,879	6,989	3,603	8,239
Amount of the same,	\$3,151,861 46	\$391,161 48	\$694,675 35	\$282,186 53	\$830,661 23
Number of accounts opened during the year,	8,309	1,954	2,652	1,085	3,776
Number of accounts closed during the year,	5,964	1,473	1,669	809	980
Amount of surplus on hand,	\$497,439 38	—	\$47,305 04	\$17,093 75	—
Public Funds,	2,409,000 00	—	—	73,000 00	\$246,450 00
Loans on public funds,	28,000 00	\$1,350 00	7,025 00	49,000 00	67,265 88
Bank Stock,	422,987 50	41,463 42	517,285 01	55,400 00	—
Loans on bank stock,	18,600 00	50,000 00	19,542 00	11,000 00	—
Deposits in banks, bearing interest,	211,906 36	19,314 47	26,673 00	—	59,520 50
Railroad Bonds,	240,000 00	10,000 00	8,525 00	55,000 00	200,000 00
Loans on railroad stock,	—	—	—	—	—
Invested in real estate,	102,342 46	122,495 94	28,276 13	—	—
Loans on mortgage of real estate,	6,299,750 00	656,337 50	1,084,921 00	920,475 00	1,495,468 12
Loans to county or town,	886,800 00	—	—	—	—
Loans on personal security,	844,000 00	234,800 00	287,450 00	138,500 00	133,300 00

Cash on hand,	\$113,899 11	\$3,632 71	\$5,887 29	\$29,957 99	\$5,373 44
Rate and amount of ordinary dividends for last year,	} 5 per cent., \$502,657 21	6 per cent., \$59,953 44	7 per cent., \$100,652 19	6 per cent., \$53,586 90	6 per cent. \$81,837 74
Average annual per cent. of dividends ending at time of and including last extra, . . .	8 per cent.	-	-	8 per cent.	-
Extra Dividend, how often declared, . . .	Every 3 years.	No extra.	No extra.	Every 5 years.	No extra.
Annual Expenses of the institution, . . .	\$41,022 54	\$6,000 00	\$6,500 00	\$4,589 15	\$12,614 91

Boston Five Cents Savings Bank.—Public Funds—United States Bonds, \$1,112,000; Maine, 150,000; Rhode Island, 100,000; New Hampshire, 50,000; Chelsea, 196,000; Boston, 229,000; Fall River, 200,000; Lowell, 100,000; Taunton, 32,000; Cambridge, 90,000; Somerville, 50,000; Lynn, 100,000.

Loans on Public Funds—On \$30,000, Boston, 28,000.
Bank Stock owned—Third, Springfield, \$10,000; Boston, 15,287.50; Hide and Leather, 37,500; Republic, 15,000; First, Boston, 25,000; Second, 12,000; Blackstone, 64,800; Suffolk, 22,100; Shawmut 10,000; Tremont, 34,500; Continental, 10,000; Rockland, 20,000; Washington, 15,000; Howard, 20,000; Revere, 40,000; Merchants', 7,500; Commerce, 21,500; Commonwealth, 30,000; Webster, 12,500.
Loans on Bank Stock—On 150 Maverick, \$15,000; on 40 First, Chelsea, 3,600.
Deposits in Banks bearing interest—Rockland, \$50,000; Commonwealth, 50,501.79; North, 61,404.57; Third, Springfield, 50,000.

Boston Penny Savings Bank.—Loans on Public Funds—On United States Bonds, \$1,350.

Bank Stock owned—Everett, \$11,591.25; Hide and Leather, 12,314.75; North America, 1,123.05; State, 5,162.50; Webster, 5,500; Atlas, 5,771.87.
Loans on Bank Stock—Everett, \$17,400; Hide and Leather, 22,100; Continental, 10,500.

Deposit in Bank bearing interest—Hide and Leather, \$19,314.47.
Railroad Bonds—Old Colony, \$10,000.

East Boston Savings Bank.—Loans on Public Funds—On United States Bonds, \$5,225; Boston, 1,800.

Bank Stock owned—Atlas, \$23,459.37; Boston, 23,456.66; Blackstone, 5,001.06; Boylston, 5,510; City, 16,570; Continental, 17,347; Commerce, 29,880.96; Exchange, 230; Elliot, 14,153.75; Eagle, 11,165.40; Freeman's, 52,619.75; Howard, 22,000; Globe, 25,212; Hide and Leather, 17,361.37; Market, 5,590.60; Massachusetts, 7,303.65; Mount Vernon, 3,064.25; Merchants', 19,337.87; North, 10,260.66; North America, 21,670.85; New England, 13,609.80; Redemption, 14,958.48; Revere, 24,-

159.31; Republic, 17,160.30; Suffolk, 25,111.25; State, 32,018.38; Second, 28,073.75; Shoe and Leather, 8,670.63; Traders', 5,662.25; Tremont, 12,421.66; Webster, 5,139.
Loans on Bank Stock—On 140 Eleventh Ward, \$12,000; on 10 Market, 1,000; on 10 Freeman's, 1,000; on 6 Framingham, 540; on 75 First, Chelsea, 5,000.
Deposits in Banks bearing interest—Hide and Leather, \$12,947; First Ward, 13,726.

Railroad Bonds—Eastern, \$8,525.

Elliot Five Cents Savings Bank.—Public Funds—United States Bonds, \$51,000; Maine, 1,000; Portland, 5,000; Charlestown, 6,000; Boston, 10,000.
Loans on Public Funds—On United States Bonds, \$35,000; on \$5,000, U. S. Bonds and 41 Old Colony R. R. Stock, 10,000; on \$5,000 Lynn, 4,000.

Bank Stock owned—Peoples', \$13,000; Atlantic, 1,000; Atlas, 7,000; Columbian, 2,000; Continental, 5,000; Eagle, 1,000; Elliot, 1,000; Howard, 1,300; Market, 3,000; Merchants', 3,000; Mount Vernon, 6,100; Maverick, 600; State, 1,400; Shawmut, 4,300; Naumkeag, 1,000; Commerce, 1,700; North America, 1,000; Redemption, 2,000.
Loans on Bank Stock—On 27 First, \$2,700; on 80 Hide and Leather, 8,000; 3 on Peoples', 300.

Railroad Bonds—Old Colony, \$10,000; Cape Cod, 15,000; Boston and Lowell, 30,000.
Loans on Railroad Stock—On 10 Boston and Maine, \$500.

Emigrant Savings Bank.—Public Funds—United States Bonds, \$20,450; Boston, 34,000; Maine, 31,000; New Hampshire, 1,000; Portland, 15,000; Chelsea, 12,000; Lowell, 54,000; Charlestown, 29,000; Fall River, 50,000.

Bank Stock owned—Elliot, \$13,621.25; Tremont, 13,600.25; State, 13,520; Webster, 22,507.38; Commerce, 4,617.00

Deposit in Bank bearing interest—Boston, \$59,520.50.
Railroad Bonds—Boston and Albany, \$60,000; Eastern, 70,000; Boston and Maine, 60,000; Cape Cod, 10,000.

	BOSTON.				
	Franklin Savings Bank.	Home Savings Bank.	Mercantile Savings Institution.	North-End Savings Bank.	Provident Institution for Savings.
Number of Depositors,	9,245	21,000	10,764	1,521	31,885
Amount of Deposits,	\$3,927,634 58	\$5,579,956 70	\$4,043,556 37*	\$453,534 09	\$12,787,699 88
Number of Deposits during the year preceding,	7,751	31,395	38,349	3,457	19,914
Amount of the same,	\$1,006,834 25	\$3,257,989 13	\$2,726,070 75	\$283,177 49	\$1,665,593 00
Number of Deposits received during the year of and exceeding \$300 at one time,	623	2,333	2,337	241	1,169
Amount of the same,	\$336,238 26	\$1,115,607 24	\$1,463,430 08	\$139,497 31	\$628,304 00
Number of withdrawals during the year,	7,937	20,464	14,303	1,844	19,942
Amount of the same,	\$941,294 52	\$2,372,033 69	\$2,201,265 18	\$212,896 87	\$2,458,635 92
Number of accounts opened during the year,	1,499	7,448	3,872	747	3,698
Number of accounts closed during the year,	1,462	2,557	2,683	476	4,499
Amount of surplus on hand,	\$17,550 36	\$19,554 91	-	\$800 00	\$30,977 18
Public Funds,	419,514 17	194,216 42	\$694,400 00	14,000 00	209,500 00
Loans on public funds,	5,000 00	59,800 00	18,080 00	1,000 00	25,000 00
Bank Stock,	113,503 33	439,032 10	20,840 25	37,018 79	1,193,100 00
Loans on bank stock,	19,300 00	136,580 15	1,700 00	2,400 00	53,167 00
Deposits in banks, bearing interest,	56,698 64	75,343 90	133,087 58	-	530,061 71
Railroad Bonds,	9,737 50	50,000 00	99,600 00	14,000 00	459,250 00
Loans on railroad stock,	-	36,300 00	-	3,100 00	19,833 00
Invested in real estate,	-	-	185,340 01	-	50,000 00
Loans on mortgage of real estate,	2,868,467 00	3,046,734 25	2,618,435 18	320,421 55	5,121,500 00
Loans to county or town,	-	799,000 00	247,500 00	11,000 00	732,300 00
Loans on personal security,	435,807 50	698,949 17	195,733 00	39,000 00	4,682,300 00

Cash on hand,	\$2,665 46	\$9,400 62	\$62,971 39	\$13,013 58	\$524,173 87
Rate and amount of ordinary dividends for last year,	6 per cent., \$223,540 41	6½ per cent., \$307,548 04	6 per cent., \$203,550 45	6 per cent., \$21,015 78	5 per cent. \$612,764 25
Average annual per cent. of dividends ending at time of and including last extra, . .	6½ per cent.	—	7 per cent.	—	6⅙ per cent.
Extra Dividend, how often declared, . . .	Every 3 years.	No extra.	Every 5 years.	No extra.	Every 5 years.
Annual Expenses of the institution, . . .	\$12,065 44	\$17,000 00	\$16,998 71	\$3,000 00	\$34,267 10

Franklin Savings Bank.—Public Funds—United States Bonds, \$352,286.67; Massachusetts, 5,000; Boston, 62,227.50.

Loans on Public Funds—On United States Bonds, \$5,000.

Bank Stock owned—Continental, \$49,417.75; Webster, 2,905.75; Revere, 26,819.88; New England, 4,170; Atlas, 5,520; Second, 5,602.95; North, 14,067; Third, 5,000.

Loans on Bank Stock—On 13 Shoe and Leather, 5 Continental, 27 Tremont, 28 Second, 10 First, 22 Boston and Albany Railroad Stock, \$1,100 United States Bonds and \$7,000 Boston Bonds, \$19,300.

Railroad Bonds—Old Colony, \$9,757.50.

Home Savings Bank.—Public Funds—United States Bonds, \$4,978.25; Bangor, 6,238.17; Somerville, 93,000; Worcester, 85,000.

Loans on Public Funds—On United States Bonds, \$49,000; Portland, 5,300; Charlestown, 4,500; New Hampshire, 1,000.

Bank Stock owned—Atlas, \$23,529; Blackstone, 15,282; Boston, 4,407; Central, 45,000; Columbian, 6,564; Commerce, 6,877.75; Elliot, 6,178.25; Freeman's, 12,908.25; Hide and Leather, 5,616.25; Howard, 16,153.87; Market, Brighton, 20,449; Market, Boston, 17,206.37; Massachusetts, 6,062.50; Merchants', 12,593; New England, 27,312.50; North, 24,153.75; North America, 5,589.24; Redemption, 15,514.25; Revere, 23,976.25; Republic, 23,071.87; Shawmut, 23,939.75; Second, 29,069.75; Shoe and Leather, 14,050; Suffolk, 6,173.75; Tremont, 25,446.25; Union, 14,412.50; Webster, 5,435.

Loans on Bank Stock—On Atlas, \$5,700; on Central, 24,300; on Boylston, 5,600; on Republic, 10,000; Continental, 23,390.15; Shawmut, 1,340; Globe, 750; Eleventh Ward, 27,500; Dedham, 6,000; South Reading, 12,000; Townsend, 20,000.

Deposits in Banks bearing interest—Central, \$51,493.90; Exchange, 14,000; Broadway, 9,850.

Railroad Bonds—Worcester and Nashua, \$50,000.

Loans on Railroad Stock—Old Colony, \$9,000; Vermont and Mass., 25,000; Eastern, 2,250; Boston and Albany, 50.

Mercantile Savings Institution.—Public Funds—New Hampshire, \$5,000; Maine, 39,200; Sagadahoc County, 11,000; Melrose, 10,000; Boston, 16,000; Portland, 38,500; Augusta, 20,700; Bath, 84,200; Cambridge, 300; Bangor, 23,000; Lynn, 43,000; Calais, 1,700; Belfast, 59,000; Rockland, 80,300; Charlestown, 33,000; Manchester, 32,500; Chelsea, 49,000; Lowell, 15,000; Salem, 1,000; Newburyport, 24,500; Somerville, 17,500; Dover, 25,000; Portsmouth, 25,000; Fall River, 25,000; Biddeford, 2,000; Hartford, 13,000.

Loans on Public Funds—On United States Bonds, \$10,880; Charlestown, 7,200.

Bank Stock owned—Tremont, \$1,402.50; Republic, 982.50; Continental, 6,736.50; Atlas, 3,391.25; Eleventh Ward, 8,327.50.

Loans on Bank Stock—On State, \$800; on Blue Hill, 900.

Deposits in Banks bearing interest—Boston, \$61,795.22; Blackstone, 47,399.65; Manufacturers', 23,892.71.

Railroad Bonds—Old Colony, \$8,000; Cheshire, 60,000; Worcester and Nashua, 30,000; Fitchburg and Worcester, 1,500.

* Capital Stock, \$205,757.20.

North-End Savings Bank.—Public Funds—Maine, \$5,000; Bath, 6,000; Belfast, 3,000.

Loans on Public Funds—On United States Bonds, \$1,000.

Bank Stock owned—City, \$6,759.62; Revere, 3,112.37; Shoe and Leather, 3,782; Tremont, 2,100.25; Atlas, 5,787.50; Eagle, 8,012.75; Traders', 1,696.88; First, Chelsea, 5,767.42.

Loans on Bank Stock—On 5 Monument, \$500; on 7 Shoe and Leather, 800; on 4 State, 400; North-End Savings Bank Book, 700.

Railroad Bonds—Old Colony, \$10,000; Boston and Albany, 3,000; Eastern, 1,000.

Loans on Railroad Stock—On 8 Old Colony, \$700; On 6 Fitchburg and 4 Old Colony, 900.

Provident Institution for Savings.—Public Funds—Massachusetts Bonds, \$209,500.

Loans on Public Funds—On United States Bonds, \$10,000; on Massachusetts Bonds, 15,000.

Bank Stock owned—Atlantic, \$21,500; Atlas, 67,500; Old Boston, 35,000; City, 31,500; Columbian, 42,800; Eagle, 45,000; Globe, 31,500; Hamilton, 33,700; Hide and Leather, 22,500; Massachusetts, 22,500; Merchants', 75,000; Continental, 66,800; Market, 52,000; New England, 23,900; North, 36,000; Revere, 40,000; Second, 64,000; State, 43,900; Suffolk, 45,000; Shoe and Leather, 50,000; Tremont, 90,000; Union, 31,200; Webster, 188,100; Washington, 33,700.

Loans on Bank Stock—On 100 Tremont, \$9,000; on 120 Third, 10,000; on 70 Columbian, 6,667; on 50 Freeman's, 4,500; on 256 Continental, 23,000.

Railroad Bonds—Old Colony, \$225,250; Eastern, 234,000.

Loans on Railroad Stock—On 85 Boston and Albany, \$6,500; on 30 Boston and Lowell, 13,333.

BOSTON.

	South Boston Savings Bank.	Suffolk Savings Bank.	Union Institution for Savings.	West Boston Savings Bank.	Institution for Savings in Roxbury and its vicinity.
Number of Depositors,	6,341	18,212	10,121	8,478	6,949
Amount of Deposits,	\$1,313,130 13	\$6,842,947 77	\$3,818,986 10	\$3,092,362 03	\$2,374,678 80
Number of Deposits during the year preceding,	13,425	13,013	15,617	14,385	8,618
Amount of the same,	\$667,541 22	\$1,303,439 00	\$1,713,740 55	\$1,546,197 55	\$663,144 00
Number of Deposits received during the year of and exceeding \$300 at one time,	389	1,096	666	1,219	472
Amount of the same,	\$208,945 65	\$604,456 00	\$392,790 65	\$690,405 96	\$282,319 00
Number of withdrawals during the year,	6,668	13,454	10,615	8,947	6,754
Amount of the same,	\$470,757 66	\$1,769,087 08	\$1,403,352 90	\$877,953 56	\$611,659 47
Number of accounts opened during the year,	2,709	2,884	2,874	3,067	1,670
Number of accounts closed during the year,	1,438	2,690	2,249	1,477	1,263
Amount of surplus on hand,	\$1,451 55	\$179,441 86	\$18,382 02	\$13,136 94	\$23,770 52
Public Funds,	101,800 00	511,500 00	147,000 00	—	156,063 65
Loans on public funds,	—	—	90,000 00	\$9,800 00	28,600 00
Bank Stock,	165,285 87	432,625 00	120,960 36	541,086 50	188,139 97
Loans on bank stock,	—	5,000 00	—	4,000 00	60,100 00
Deposits in banks, bearing interest,	7,463 38	96,096 43	8,878 56	27,622 48	—
Railroad Bonds,	42,000 00	130,000 00	115,000 00	—	130,000 00
Loans on railroad stock,	—	150,000 00	—	—	—
Invested in real estate,	91,544 99	205,677 41	290,358 79	—	15,800 00
Loans on mortgage of real estate,	731,637 50	2,871,768 20	2,749,447 49	1,934,918 31	958,325 97
Loans to county or town,	54,977 42	—	—	20,000 00	33,900 00
Loans on personal security,	128,500 00	2,565,000 00	351,748 96	513,916 43	769,841 60

Cash on hand,	\$1,303 91	\$54,722 59	\$12,127 38	\$26,904 44	\$57,678 13
Rate and amount of ordinary dividends for last year,	6 per cent., \$62,120 81	5 per cent., \$330,326 23	6½ per cent., \$208,127 14	7 per cent., \$177,909 78	6 per cent. \$127,410 21
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	7 per cent.	—	—	7½ per cent.
Extra Dividend, how often declared,	Every 3 years.	Every 5 years.	No extra.	No extra.	Every 5 years.
Annual Expenses of the institution,	\$3,000 00	\$23,079 81	\$10,596 19	\$9,542 82	\$7,000 00

<i>South Boston Savings Bank</i> .—Public Funds—United States Bonds, \$101,800. Bank Stock owned—Atlas, \$12,933.38; Columbian, 18,455; Commerce, 12,237.50; Elliot, 18,412.50; Globe, 7,500; Howard, 1,433.50; Merchants, 9,461.25; Market, 1,110; Massachusetts, 5,861.25; North, 4,597.12; North America, 2,990.25; Republic, 8,471.37; Suffolk, 6,381.25; State, 12,431.25; Tremont, 30,478.50; Traders', 2,986.25; Webster, 9,545. Deposit in Bank bearing interest—Broadway, \$7,463.38. Railroad Bonds—Old Colony, \$20,000; Cape Cod, 16,000; Eastern, 6,000.	<i>Suffolk Savings Bank</i> .—Public Funds—United States Bonds, \$230,000; Massachusetts, 169,500; Boston, 65,000; Salem, 44,000. Bank Stock owned—Market, \$15,000; Atlas, 62,400; Washington, 15,000; Hamilton, 15,000; State, 11,700; Shoe and Leather, 10,000; Revere, 40,000; Bay State, 13,125; Shawmut, 13,800; City, 15,000; Commerce, 20,000; Hide and Leather, 5,000; Union, 10,000; Merchants', 33,200; Columbian, 49,200; Webster, 37,500; Railroad, 5,000; New England, 1,100; Eagle, 36,100; Massachusetts, 5,000. Loans on Bank Stock—On 51 First, New Bedford, \$5,000. Deposit in bank bearing interest—New England, \$96,096.43. Railroad Bonds—Old Colony, \$130,000. Loans on Railroad Stock, with surties—On 250 Old Colony and 500 Philadelphia, Wilmington and Baltimore, \$56,000; on 1,000 Chicago, Iowa and Nebraska, 100,000.	<i>West Boston Savings Bank</i> .—Loans on Public Funds—On United States Bonds, \$9,800. Bank Stock owned—Revere, \$47,438.12; Tremont, 44,401.75; Hamilton, 43,039.50; Merchants', 39,383.37; Republic, 38,594.13; Commerce, 37,068.37; Webster, 31,980; Continental, 23,144.38; Eagle, 23,096.25; Shoe and Leather, 21,957.50; North America, 21,780.50; Blackstone, 14,900; Globe, 12,800; Suffolk, 12,550; Atlas, 12,200; Elliot, 12,207.50; North, 12,189.50; Shawmut, 12,125.25; Hide and Leather, 11,574.25; Howard, 11,412.50; Market, 10,011.75; State, 10,762.50; Commonwealth, 10,637.50; Redemption, 10,350; Mount Vernon, 8,881.88; Brighton, 5,600. Loans on Bank Stock—On Brighton, \$4,000. Deposits in Banks bearing interest—Merchants', \$17,622.48; Brighton, 10,000.	<i>Institution for Savings in Roxbury</i> .—Public Funds—United States Bonds, \$144,623.65; Vermont, 11,440. Loans on Public Funds—On United States Bonds, \$28,600. Bank Stock owned—Second, \$5,500; Washington, 58,729.50; Rockland, 19,430; People's, 21,000; Revere, 20,000; First, 20,000; Atlantic, 5,000; Commerce, 2,000; Atlas, 6,000; North, 25,680.47; State, 2,300; Market, 2,500. Loans on Bank Stock—On 100 Republic, \$10,000; on 189 Washington, 24,500; on 40 Fairhaven and 20 Rockland, 5,000; on 60 Mechanics, 6,000; on 80 Collateral Loan Company, 7,200; on 5 People's, 450; on 40 Blackstone, 3,000; on 20 First, Danvers, 1,350; on 15 Exchange, 1,350; on 5 Massachusetts, 1,250. Railroad Bonds—South Shore, \$130,000.
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	BOSTON.	CHELSEA.	AMESBURY.	ANDOVER.	BEVERLY.
	Dorchester Savings Bank.	Chelsea Savings Bank.	Amesbury Savings Bank.	Andover Savings Bank.	Beverly Savings Bank.
Number of Depositors,	1,707	4,577	307	2,823	1,785
Amount of Deposits,	\$479,765 14	\$810,521 37	\$46,748 77	\$1,045,037 87	\$482,156 08
Number of Deposits during the year preceding,	1,413	8,393	249	1,986	4,731
Amount of the same,	\$104,416 35	\$390,293 82	\$15,525 07	\$195,715 29	\$145,523 31
Number of Deposits received during the year of and exceeding \$300 at one time,	68	253	17	182	114
Amount of the same,	\$30,314 46	\$143,397 31	\$9,376 86	\$97,943 00	\$56,717 75
Number of withdrawals during the year,	1,030	3,881	69	1,297	968
Amount of the same,	\$140,164 74	\$302,558 99	\$5,452 32	\$145,606 40	\$87,568 66
Number of accounts opened during the year,	260	1,483	90	469	318
Number of accounts closed during the year,	212	804	31	299	196
Amount of surplus on hand,	\$7,123 82	\$10,408 30	\$261 30	\$39,147 16	-
Public Funds,	19,436 00	41,467 58	-	50,000 00	-
Loans on public funds,	1,000 00	-	-	9,500 00	\$8,223 00
Bank Stock,	43,961 50	70,146 31	-	111,600 00	101,472 85
Loans on bank stock,	-	-	-	-	8,560 00
Deposits in banks, bearing interest,	15,417 88	-	409 76	2,834 52	-
Railroad Bonds,	16,197 08	-	-	150,000 00	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	6,000 00	12,500 00	-	-	-
Loans on mortgage of real estate,	322,154 75	582,128 58	18,600 00	246,513 78	341,926 00
Loans to county or town,	2,000 00	120,097 25	-	411,000 00	-
Loans on personal security,	59,247 00	8,000 00	27,652 00	61,735 00	11,650 00

Cash on hand,	\$1,474 75	\$7,195 98	\$348 31	\$2,001 73	\$9,714 37
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$27,332 89	6 per cent., \$41,114 60	7 per cent., \$2,575 00	7 per cent., \$64,521 35	6 per cent. \$25,412 49
Average annual per cent. of dividends ending at time of and including last extra,	—	8 per cent.	—	8 per cent.	—
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra.	—	No extra.
Annual Expenses of the institution,	\$1,921 51	\$3,500 00	\$150 00	\$1,300 00	\$1,000 00

Dorchester Savings Bank.—Public Funds—United States Bonds, \$19,436.

Chelsea Savings Bank.—Public Funds—United States Bonds, \$20,000; Maine, 14,141.33; New Hampshire, 3,915; Vermont, 1,476.25; Rhode Island, 1,935. Bank Stock owned—Chelsea, \$5,870; North, 2,774.25; Howard, 4,870.25; Massachusetts, 9,798.12; Continental, 7,268.50; Commerce, 1,992.50; Traders', 2,706.75; South Weymouth, 2,420.50; Exchange, 3,022.25; North America, 1,037.50; Webster, 583.84; Boylston, 3,387; Exchange, Salem, 626.50; Atlas, 10,988.25; State, 2,125.50; Suffolk, 1,450; City, 6,108.75; Eagle, 3,115.75.

Andover Savings Bank.—Public Funds—United States Bonds, \$50,000.

Loans on Public Funds—On United States Bonds, \$9,500. Bank Stock owned—Republic, \$22,500; Blackstone, 12,000; Webster, 15,400; Merchants', 2,500; Revere, 30,000; First, 2,500; Bay State, Lawrence, 7,500; Andover, 19,200.

Deposit in Bank bearing interest—Andover, \$2,834.52. Railroad Bonds—Boston and Albany, \$50,000; Boston and Lowell, 50,000; Boston and Maine, 50,000.

Beverly Savings Bank.—Loans on Public Funds—On United States Bonds, \$7,998; Bath Bonds, 225.

Bank Stock owned—Market, \$5,753.50; Traders', 5,259.50; City, 5,390; Howard, 5,398.62; Eagle, 5,864.50; Revere, 5,994; Massachusetts, 12,301.99; North, 6,032.62; Atlas, 5,954.87; Hide and Leather, 5,855.50; Shoe and Leather, 3,606.50; Continental, 2,165; Webster, 3,201.75; First, Lynn, 5,958.50; Exchange, 3,781.50; Salem, 5,768.50; First, Salem, 1,711; Beverly, 11,475. Loans on Bank Stock—On 37 Rockland, \$4,300; on 31 Beverly, 3,000; on Savings Bank books, 1,260.

	DANVERS.	GEORGETOWN.	GLOUCESTER.	GROVELAND.	HAVERHILL.
	Danvers Savings Bank.	Georgetown Savings Bank.	Cape Ann Savings Bank.	Groveland Savings Bank.	City Five Cents Savings Bank.
Number of Depositors,	2,652	329	3,549	130	3,663
Amount of Deposits,	\$843,173 30	\$64,531 66	\$936,456 09	\$25,571 47	\$671,906 47
Number of Deposits during the year preceding,	1,452	304	3,076	88	4,466
Amount of the same,	\$130,173 30	\$20,563 43	\$302,206 20	\$9,756 24	\$287,295 74
Number of Deposits received during the year of and exceeding \$300 at one time,	128	14	155	7	195
Amount of the same,	\$66,449 00	\$7,584 43	\$74,820 00	\$4,100 00	\$97,986 00
Number of withdrawals during the year,	1,251	139	2,020	37	2,196
Amount of the same,	\$122,430 11	\$9,673 66	\$176,465 99	\$3,061 10	\$191,190 52
Number of accounts opened during the year,	367	88	930	31	1,055
Number of accounts closed during the year,	251	32	520	11	593
Amount of surplus on hand,	\$11,721 85	\$10 02	\$9,083 24	\$70 93	\$9,734 34
Public Funds,	39,500 00	-	127,000 00	-	35,370 30
Loans on public funds,	16,400 00	-	500 00	-	500 00
Bank Stock,	136,912 50	6,030 50	165,241 78	-	31,238 33
Loans on bank stock,	24,685 00	-	2,000 00	-	900 00
Deposits in banks, bearing interest,	-	-	41,654 43	-	45,337 91
Railroad Bonds,	-	-	-	-	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	8,000 00	-	-
Loans on mortgage of real estate,	451,858 28	46,255 00	424,055 66	19,850 00	426,961 51
Loans to county or town,	14,330 00	-	137,052 92	4,350 00	9,000 00
Loans on personal security,	186,150 75	10,825 00	30,575 00	365 00	128,295 00

Cash on hand,	\$625 00	\$2,471 65	\$9,459 54	\$1,077 40	\$5,203 91
Rate and amount of ordinary dividends for last year,	{ 6½ per cent., \$52,622 42	6 per cent., \$3,272 72	6 per cent., \$24,892 70	7 per cent., \$1,402 18	6 per cent. \$33,318 84
Average annual per cent. of dividends ending at time of and including last extra,	—	—	7½ per cent.	—	—
Extra Dividend, how often declared,	No extra.	No extra.	Every 5 years.	No extra.	No extra.
Annual Expenses of the institution,	\$1,800 00	\$175 00	\$3,612 68	\$130 24	\$1,800 00

Danvers Savings Bank.—Public Funds—United States Bonds, \$37,500; New Hampshire, 2,000.
Loans on Public Funds—On United States Bonds, \$16,400.
Bank Stock owned—Washington, \$2,500; Commerce, 8,000; Revere, 26,100; Tremont, 2,000; Exchange, 8,000; Globe, 12,487.50; Redemption, 7,901.25; Atlas, 11,350; State, 5,356.25; Traders', 2,800; Howard, 6,800; Continental, 1,080; Merchants', 6,475; Asiatic, 18,000; Salem, 2,682.50; Naumkeag, 500; Rockport, 1,500; First, Salem, 700; Warren, 3,600; First, Danvers, 6,900.
Loans on Bank Stock—On First, Danvers, \$7,685; on 126 Elliot and 29 Traders', 15,000; on Grand, 1,000; on Central, 1,000.
Georgetown Savings Bank.—Bank Stock owned—State, \$2,167.50; Columbian, 1,703; Market, 1,130; Eleventh Ward, 1,030.
Cape Ann Savings Bank.—Public Funds—United States Bonds, \$127,000.
Loans on Public Funds—On United States Bonds, \$500.
Bank Stock owned—Atlantic, \$4,200; Atlas, 6,221.75; Blackstone, 11,450; Cape Ann, Gloucester, 10,675; Commerce, 3,015.25; Central, 2,575; Continental, 2,354;

Eagle, 6,925.17; Exchange, 4,185.70; First, Danvers, 3,375; First, Boston, 5,030; Freeman's, 3,320; Globe, 6,115; Gloucester, 10,698.50; Howard, 3,100; Hide and Leather, 2,900; Merchants', 511.25; Market, 2,925; North, 6,475; New England, 5,550; Rockport, 8,406; Redemption, 21,461.50; Republic, 7,520; Shawmut, 6,979.13; Second, 6,592.50; Tremont, 5,871.16; Webster, 2,039.37; Boston, 4,660.50.
Loans on Bank Stock—On Rockport, \$2,000.
Railroad Bonds—Boston and Albany, \$5,334.43; Eastern, 30,050; Lowell, 6,270.
City Five Cents Savings Bank.—Public Funds—Albany, \$1,940; Springfield, 1,880; Bath, 6,317; Bangor, 4,481.25; Cambridge, 4,750; Augusta, 4,501.25; Fall River, 11,500.80.
Loans on Public Funds—On United States Bonds, \$500.
Bank Stock owned—First, Haverhill, \$18,463.71; Commerce, 1,467.12; Merchants', 3,173.75; Tremont, 3,783.75; Massachusetts, 3,660; Merrimack, Haverhill, 690.
Loans on Bank Stock—On Essex, \$400; on Haverhill Savings Bank Book, 500.
Railroad Bonds—Western, \$977.50; Boston and Lowell, 13,365; Old Colony, 30,955.41.

	HAVERHILL.		IPSWICH.		LAWRENCE.		
	Haverhill Savings Bank.		Ipswich Savings Bank.		Broadway Savings Bank.	Essex Savings Bank.	Lawrence Savings Bank.
Number of Depositors,	7,284		339		1,798	8,831	1,539
Amount of Deposits,	\$2,458,208 66		\$45,309 54		\$407,280 01	\$3,006,449 22	\$354,753 98
Number of Deposits during the year preceding,	3,230		480		4,520	10,327	1,977
Amount of the same,	\$311,215 00		\$33,499 25		\$425,166 73	\$768,052 67	\$190,084 81
Number of Deposits received during the year of and exceeding \$300 at one time,	266		21		353	571	144
Amount of the same,	\$147,350 00		\$11,712 00		\$191,875 54	\$313,645 22	\$97,665 89
Number of withdrawals during the year,	3,656		143		1,041	5,383	1,238
Amount of the same,	\$393,237 26		\$11,599 46		\$116,091 58	\$799,419 10	\$161,662 14
Number of accounts opened during the year,	796		187		1,684	1,995	547
Number of accounts closed during the year,	823		44		465	1,863	523
Amount of surplus on hand,	\$29,095 67		-		\$2,831 40	\$44,067 65	\$13,217 98
Public Funds,	730,800 00		\$2,000 00		-	150,000 00	1,000 00
Loans on public funds,	12,600 00		-		-	-	-
Bank Stock,	414,250 00		6,603 25		118,532 39	241,450 00	37,116 71
Loans on bank stock,	6,950 00		-		5,800 00	-	6,500 00
Deposits in banks, bearing interest,	-		-		-	29,324 93	-
Railroad Bonds,	36,000 00		-		-	365,000 00	-
Loans on railroad stock,	400 00		-		-	-	-
Invested in real estate,	-		-		-	-	-
Loans on mortgage of real estate,	1,144,700 00		28,430 00		261,090 00	1,541,834 10	290,466 13
Loans to county or town,	53,000 00		-		-	172,000 00	-
Loans on personal security,	61,950 00		8,835 00		15,932 92	523,092 34	31,833 16

Cash on hand,	\$26,654 33	\$1,258 45	\$17,807 11	\$27,815 50	\$3,591 47
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$140,198 89	6 per cent., \$1,623 67	6 per cent., \$6,126 83	6 per cent., \$164,744 34	6 per cent. \$17,873 95
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	-	-	8 ¹⁰ / ₁₀₀ per cent.	-
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	Every 5 years.	No extra.
Annual Expenses of the institution,	\$4,105 10	\$75 00	\$1,700 00	\$5,600 00	\$1,400 00

Haverhill Savings Bank.—Public Funds—United States Bonds, \$246,000; Haverhill, 68,000; Portsmouth, 51,500; Fall River, 50,000; Dover, 43,500; Cambridge, 35,000; Nashua, 35,000; Boston, 100,000; Portland 25,000; Charlestown, 20,000; Lawrence, 18,000; Winthrop, 20,000; Bradford, 13,500; Rockland, 5,300.

Loans on Public Funds—On United States Bonds, \$7,800; on Bradford, 3,000; on Haverhill, 800; on Maine, 1,000.

Bank Stock owned—Haverhill, \$37,500; Merrimack, 24,500; Essex, 16,700; First, 10,500; Methuen, 10,000; Malden, 10,000; Bay State, 3,750; Andover, 3,200; Boston, 26,700; North America, 26,700; Republic, 22,500; Blackstone, 20,000; Howard, 15,000; Atlas, 15,000; Hide and Leather, 15,000; Redemption, 25,400; Exchange, 14,000; Shawmut, 13,300; North, 11,600; Maverick, 10,000; Traders', 10,000; Fan-euil Hall, 8,000; First, 5,000; Webster, 5,000; Columbian, 5,000; Eagle, 6,000; State, 1,200; Shoe and Leather, 5,700; Suffolk, 10,000; City, 10,000; Continental, 5,000; Hamilton, 5,000; Globe, 5,000; Commerce, 2,000.

Loans on Bank Stock—Haverhill, \$950; Merrimack, 4,000; Freeman's, 1,500; Boston, 500.

Railroad Bonds—Eastern, \$25,000; Old Colony, 11,000.

Loan on Railroad Stock—Boston and Maine, \$400.

Ipswich Savings Bank.—Public Funds—Bath, \$1,000; Bangor, 1,000.

Bank Stock owned—Atlas, \$1,175; Revere, 1,207.50; Naumkeag, 711.25; Salem, 1,755; Mercantile, 738.50; Exchange, 1,016.

Broadway Savings Bank.—Bank Stock owned—Howard, \$6,248.50; Commerce, 21,121.64; Suffolk, 8,412.00; Tremont, 19,290.50; Eliot, 17,692.75; Shawmut, 8,765.25; Hamilton, 4,969; Shoe and Leather, 14,415.75; Market, 551.25; Globe, 1,241.25; Railroad, 9,857.50; Bay State, 5,967.

Loans on Bank Stock—On Lawrence, \$5,800.

Essex Savings Bank.—Public Funds—United States Bonds, \$150,000.

Bank Stock owned—Bay State, \$24,000; Atlas, 13,000; Boston, 3,000; Commerce, 10,000; City, 6,000; Eliot, 700; Howard, 23,200; Hide and Leather, 7,500; Merchants', 20,000; Massachusetts, 1,250; Maverick, 5,100; North America, 15,000; Revere, 30,000; Republic, 22,500; Shawmut, 2,700; Suffolk, 9,000; State, 7,500; Tremont, 10,000; Traders', 5,000; Union, 1,000; Webster, 25,000.

Railroad Bonds—Boston and Maine, \$265,000; Eastern, 50,000; Boston and Lowell, 50,000.

Lawrence Savings Bank.—Bank Stock owned—Commerce, \$1,305; First, Lynn, 5,824.63; Market, 3,087.50; Hide and Leather, 6,539.99; Pemberton, 6,150; Eliot, 4,571.25; North America, 6,297.25; Traders', 1,571.49; Howard, 1,769.50.

	LYNN.		MARBLEHEAD.	NEWBURYPORT.	
	Lynn Institution for Savings.	Lynn Five Cents Savings Bank.	Marblehead Savings Bank.	Institution for Savings in Newburyport.	Newburyport Five Cents Savings Bank.
Number of Depositors,	5,075	7,902	888	10,160	3,482
Amount of Deposits,	\$1,557,731 33	\$1,460,371 49	\$102,969 18	\$4,328,541 60	\$801,466 98
Number of Deposits during the year preceding,	5,999	9,602	1,116	5,790	1,705
Amount of the same,	\$520,939 00	\$580,648 35	\$72,147 00	\$664,317 96	\$144,771 10
Number of Deposits received during the year of and exceeding \$300 at one time,	407	403	60	485	107
Amount of the same,	\$234,551 00	\$229,549 00	\$30,520 00	\$275,147 63	\$56,912 52
Number of withdrawals during the year,	4,855	6,701	468	5,677	1,401
Amount of the same,	\$472,676 62	\$490,370 11	\$32,022 46	\$553,670 85	\$132,450 30
Number of accounts opened during the year,	1,328	1,946	313	1,421	398
Number of accounts closed during the year,	1,039	1,531	101	865	325
Amount of surplus on hand,	\$54,837 13	\$16,813 45	-	\$35,950 07	\$7,068 79
Public Funds,	32,700 00	125,700 46	\$3,047 00	143,300 00	80,000 00
Loans on public funds,	6,200 00	-	-	61,500 00	2,900 00
Bank Stock,	170,798 00	386,362 25	22,005 39	988,339 20	87,700 00
Loans on bank stock,	12,990 00	19,550 00	-	3,500 00	6,800 00
Deposits in banks, bearing interest,	79,161 00	38,268 50	5,775 89	45,397 07	1,698 47
Railroad Bonds,	33,000 00	49,450 00	-	382,236 25	16,437 00
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	60,000 00	44,529 24	-	77,501 79	8,100 00
Loans on mortgage of real estate,	889,561 82	719,630 00	79,850 00	1,064,840 60	454,859 40
Loans to county or town,	197,980 00	66,876 00	-	1,040,591 41	94,805 00
Loans on personal security,	122,300 00	23,400 00	-	515,691 20	48,890 00

Cash on hand,	\$7,877 64	\$3,418 49	\$83 70	\$1,263 92	\$6,345 90
Rate and amount of ordinary dividends for last year,	6 per cent., \$79,207 81	6½ per cent., \$79,174 22	6 per cent., \$3,654 95	7 per cent., \$276,095 69	6½ per cent. \$47,518 74
Average annual per cent. of dividends ending at time of and including last extra,	—	—	—	—	—
Extra Dividend, how often declared,	No extra.	No extra.	Every 2 years.	No extra.	No extra.
Annual Expenses of the institution,	\$3,566 20	\$4,400 00	—	\$5,868 37	\$1,700 00

Lynn Institution for Savings.—Public Funds—United States Bonds, \$32,700.
Loans on Public Funds—On United States Bonds, \$5,200; on Lynn, 1,000.
Bank Stock owned—Rockland, \$14,812; Exchange, 5,700; Hide and Leather, 6,901; Eagle, 1,800; Atlas, 11,300; Market, 11,300; Suffolk, 7,500; Shoe and Leather, 7,440; Atlantic, 6,500; New England, 5,400; Traders, 5,400; Everett, 3,672; Continental, 3,000; Second, 2,550; Freeman's, 1,300; Mount Vernon, 1,250; Shawmut, 2,000; Columbian, 10,637; Republic, 7,150; First, Lynn, 32,966; Central, 11,500; City, 11,300.
Loans on Bank Stock—On 22 First, Lynn, \$2,000; on 36 Central, 3,540; on 80 City, 7,450.
Deposits in Banks bearing interest—First, Lynn, \$38,661; Central, Lynn, 15,500; Hide and Leather, 23, 00.

Lynn Fire Cents Savings Bank.—Public Funds—United States Bonds, \$100, 862.96; Maine, 7,000; Portland, 4,581.25; Bangor, 4,356.25; Rockland, 8,900.
Bank Stock owned—City, Lynn, \$4,630; First, Lynn, 3,500; Central, Lynn, 10,256.25; North, 20,612.75; Exchange, 72,440.37; First, 51,611.75; Globe, 11,500; Redemption, 34,000; Hide and Leather, 1,500; Revere, 11,817.13; Shoe and Leather, 1,500; Freeman's, 2,500; Continental, 34,875; Traders', 13,649; Boylston, 1,700; Columbian, 15,000; Union, 18,000; Blackstone, 7,500; Merchants', 16,500; Republic, 4,000; Tremont, 17,000; Commonwealth, 5,000; So. Drovers, 4,500; Naumkeag, Salem, 2,500.
Deposits in Bank bearing interest—City, Lynn, \$38,268.50.
Railroad Bonds—Old Colony, \$10,000; Eastern, 9,450; Portsmouth, Great Falls and Conway, 30,000.
Loans on Bank Stock—On 10 First, Lynn, \$850; on 66 City, Lynn, 6,400; on 111 City and 5 Exchange, 11,500; on 10 Rockland, 1,000.

Marblehead Savings Bank.—Public Funds—Charlestown, \$3,047.
Bank Stock owned—Grand, \$2,503.15; Merchants', 3,331.25; Commerce, 3,181.25; North America, 2,178.12; Market, 999; Shawmut, 3,084.37; North, 3,036.25; Republic, 3,072.
Deposit in Bank bearing interest—Marblehead, \$5,775.89.

Institution for Savings in Newburyport.—Public Funds—United States Bonds, \$76,250; New Hampshire, 9,500; Connecticut, 8,550; Rhode Island, 23,750; Massachusetts, 25,250.

Loans on Public Funds—On United States Bonds, \$31,500; Massachusetts, 20,000; Boston, 5,000; Portland, 1,000; on Railroad Bonds, 4,000.
Bank Stock owned—Atlantic, \$13,420; Atlas, 77,250; Blackstone, 5,029; Boston, 3,810; Old Boston, 11,000; City, 11,124; Columbian, 32,100; Commerce, 31,458; Commonwealth, 25,000; Eagle, 29,744; Eliot, 7,400; Exchange, 11,300; Faneuil Hall, 25,200; Freeman's, 28,616; Globe, 14,364; Second, 51,360; Hamilton, 15,450; Hide and Leather, 15,000; Howard, 26,700; Market, 52,324; Massachusetts, 8,745; Maverick, 21,400; Merchants', 19,030; New England, 11,000; North, 32,400; North America, 6,000; Revere, 52,000; First, 12,000; Shawmut, 20,800; Shoe and Leather, 42,400; State, 7,176; Suffolk, 23,625; Traders, 27,200; Tremont, 47,700; Union, 22,880; Washington, 38,124; Webster, 20,000; Redemption, 27,864; Mechanics', Newburyport, 22,790; Merchants', Newburyport, 25,991.20; Ocean, 5,565; Gloucester, 6,000.

Loans on Bank Stock—On First, Newburyport, \$3,300; on Mechanics', Newburyport, 200.

Deposits in Bank bearing interest—Ocean, \$45,397.07.
Railroad Bonds—Cheshire, \$9,593.75; Old Colony, 26,880; Eastern, 142,700; Boston and Albany, 203,062.50.

Newburyport Five Cents Savings Bank.—Public Funds—U. S. Bonds, \$80,000.
Loans on Public Funds—On United States Bonds, \$2,900.

Bank Stock owned—Atlantic, \$1,000; Atlas, 6,000; Boylston, 700; Boston, 1,700; Blackstone, 3,200; Columbian, 1,300; Commerce, 2,400; Continental, 4,200; Commonwealth, 5,000; City, 8,000; Exchange, 500; Eliot, 3,300; Eagle, 7,400; Howard, 1,500; Hamilton, 1,000; Hide and Leather, 2,500; Maverick, 4,000; North America, 1,000; New England, 1,000; Republic, 2,300; Revere, 5,000; Shawmut, 1,000; Suffolk, 1,200; Tremont, 3,300; Third, 3,700; Union, 2,400; Webster, 5,600; Mechanics', Newburyport, 7,500.

Loans on Bank Stock—On First, Newburyport, \$6,800.
Deposits in Bank bearing interest—First, Newburyport, \$1,698.47.
Railroad Bonds—Eastern, \$6,668; Old Colony, 9,769.

	PEABODY.		ROCKPORT.		SALEM.		SALISBURY.
	Warren Five Cents Savings Bank.		Rockport Savings Bank.		Salem Savings Bank.	Salem Five Cents Savings Bank.	
Number of Depositors,	2,943		1,421		16,079	6,937	4,073
Amount of Deposits,	\$893,262 81		\$361,583 88		\$5,796,213 94	\$1,765,904 20	\$1,126,581 35
Number of Deposits during the year preceding,	2,308		1,109		10,491	6,098	2,253
Amount of the same,	\$177,964 19		\$107,935 61		\$807,717 00	\$450,963 84	\$243,771 00
Number of Deposits received during the year of and exceeding \$300 at one time,	158		88		585	312	145
Amount of the same,	\$80,098 37		\$45,747 65		\$300,984 00	\$179,909 47	\$76,024 00
Number of withdrawals during the year,	2,440		628		8,705	3,396	2,039
Amount of the same,	\$161,024 31		\$66,943 02		\$858,295 31	\$340,743 91	\$206,758 55
Number of accounts opened during the year,	515		265		1,821	1,343	545
Number of accounts closed during the year,	376		120		1,498	679	839
Amount of surplus on hand,	\$40,959 27		\$1,205 52		\$21,815 62	\$35,103 34	\$47,162 65
Public Funds,	40,000 00		-		827,000 00	46,950 00	396,000 00
Loans on public funds,	-		-		28,000 00	14,200 00	2,600 00
Bank Stock,	84,067 75		82,144 25		294,890 00	249,581 00	134,325 00
Loans on bank stock,	-		9,700 00		30,800 00	1,000 00	-
Deposits in banks, bearing interest,	-		-		71,000 00	10,400 00	18,000 00
Railroad Bonds,	15,000 00		-		229,000 00	32,320 00	60,000 00
Loans on railroad stock,	-		-		-	4,950 00	-
Invested in real estate,	-		-		75,000 00	-	2,500 00
Loans on mortgage of real estate,	628,149 37		212,186 25		1,581,362 50	926,014 00	208,150 00
Loans to county or town,	146,962 50		-		1,542,500 00	247,247 50	94,500 00
Loans on personal security,	11,500 00		75,831 92		1,117,176 00	263,127 00	257,200 00

Cash on hand,	\$8,542 00	\$3,149 90	\$21,301 06	\$4,918 04	\$2,150 99
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$48,086 73	6 per cent., \$19,797 01	6 per cent., \$319,799 27	6 per cent., \$97,903 40	6½ per cent. \$63,631 00
Average annual per cent. of dividends ending at time of and including last extra,	-	6½ per cent.	6½ per cent.	-	8 per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$2,000 00	\$1,200 00	\$12,000 00	\$4,600 00	\$1,900 00

Warren Five Cents Savings Bank.—Public Funds—United States Bonds, \$40,000. Bank Stock owned—Warren, \$1,600; Howard, 2,189; Exchange, 8,000; Webster, 4,000; Atlantic, 1,000; Suffolk, 1,500; Shoe and Leather, 1,500; Hide and Leather, 9,350; Exchange, Salem, 900; Asiatic, Salem, 2,250; Grand, Marblehead, 4,595; Atlas, 16,500; Revere, 6,000; Elliot, 5,500; Blackstone, 6,700; Washington, 500; Tremont, 2,700; Hamilton, 2,000; Faneuil Hall, 6,000; Shawmut, 1,283.75. Railroad Bonds—Eastern, \$15,000.

Rockport Savings Bank.—Bank Stock owned—Revere, \$3,175; State, 5,332.75; City, 2,350.25; Howard, 9,619.50; Second, 900; Boston, 2,074.25; Tremont, 2,051.90; Atlas, 2,837.50; North America, 1,000; Traders', 2,135.50; Central, 4,770.50; Blackstone, 3,570; Hide and Leather, 4,938.25; Commonwealth, 8,690; Republic, 6,357.55; Webster, 3,742.25; Manufacturers', 1,042.50; Commerce, 2,183.75; Gloucester, 940; Grand, Marblehead, 699.25; Salem, 3,014; First, Danvers, 1,000; Rockport, 9,719.55. Loans on Bank Stock—On 85 Rockport, \$8,500; 4 Republic, 400; 5 Cape Ann, 200; 6 Gloucester, 600.

Salem Savings Bank.—Public Funds—United States Bonds, \$730,000; Maine, 73,000; New Hampshire, 11,000; Conn., 13,000.

Loans on Public Funds—On United States Bonds, \$28,000.

Bank Stock owned—Salem, \$6,500; Exchange, Salem, 4,800; Marblehead, 1,700; Asiatic, 10,440; First, Salem, 4,800; Merchants', Salem, 44,150; Beverly, 700; City, 10,500; Commerce, 60,000; Columbian, 23,000; Tremont, 20,000; Revere, 60,000; North, 23,300; First, 20,000.

Loans on Bank Stock—Salem National, \$5,400; Exchange, Salem, 2,300; Marblehead, 4,000; Grand, Marblehead, 1,000; First, Lynn, 2,500; Central, Lynn, 13,500; Asiatic, Salem, 4,100.

Railroad Bonds—Old Colony, \$25,000; Eastern, 129,000; Boston and Albany, 75,000.

Deposits in Bank bearing interest—Merchants', Salem, \$71,000.

Salem Five Cents Savings Bank.—Public Funds—United States Bonds, \$29,400; Cities and Towns, 17,550.

Loans on Public Funds—On United States Bonds, \$5,350; Salem, 1,500; Boston, 7,000; Topsfield, 350.

Bank Stock owned—Atlantic, \$6,200; Atlas, 4,300; Blackstone, 1,858; City, 2,400; Commerce, 20,000; Continental, 5,200; Columbian, 800; Everett, 2,500; First, 2,500; Globe, 17,000; Massachusetts, 4,500; Merchants', 2,800; North, 13,000; North America, 14,100; Old Boston, 900; Revere, 31,000; Second, 6,600; Suffolk, 4,800; Traders', 5,600; Webster, 5,000; Asiatic, 10,461; Exchange, 6,500; First, Salem, 660; Mercantile, 11,302; Merchants', 7,370; Naumkeag, 9,830; Salem, 26,200.

Loans on Bank Stock—On 6 Exchange and 5 Naumkeag, \$1,000.

Deposits in Bank bearing interest—Naumkeag, \$10,400.

Railroad Bonds—Eastern, \$18,800; Old Colony and Newport, 13,520.

Loans on Railroad Stock—On 55 Connecticut River R. R., \$4,950.

Provident Institution for Savings.—Public Funds—United States Bonds, \$165,000; Rhode Island, 10,000; Vermont, 500; Maine, 21,000; New Hampshire, 10,000; Chelsea, 65,000; Charlestown, 30,000; Cambridge, 25,000; Portland, 20,000; Boston, 15,000; Rockland, 10,000; Dover, 5,000; Roxbury, 5,000; Bath, 10,000.

Loans on Public Funds—On United States Bonds, \$600; on Maine, 1,000; on Amesbury, 1,000.

Bank Stock owned—Republic, \$3,000; Second, 1,800; New England, 1,500; Webster, 4,000; Hide and Leather, 7,500; Union, 2,500; Howard, 4,000; First, 1,500; Globe, 2,500; Merchants', 3,500; Faneuil Hall, 2,600; Commerce, 4,000; Blackstone, 6,000; Exchange, 5,000; Revere, 10,000; Atlas, 7,500; Elliot, 4,200; Maverick, 2,000; Boston, 2,150; Atlantic, 2,200; Columbian, 3,500; Tremont, 4,900; Shawmut, 4,900; Boylston, 3,000; State, 3,500; Shoe and Leather, 2,500; Eagle, 3,500; Suffolk, 5,700; City, 1,000; Traders', 1,800; Redemption, 5,000; Commonwealth, 5,000; Bay State, Lawrence, 3,375; Powow River, Salisbury, 5,000; Railroad, Lowell, 4,200.

Deposit in Bank bearing interest—Powow River, \$18,000.

	ARLINGTON.		BRIGHTON.		CAMBRIDGE.		
	Arlington Five Cents Savings Bank.		Brighton Five Cents Savings Bank.		Cambridge Savings Bank.	Cambridgeport Savings Bank.	East Cambridge Five Cents Savings Bank.
Number of Depositors,	1,648		754		4,443	4,739	3,312
Amount of Deposits,	\$483,977 24		\$181,062 85		\$1,475,471 33	\$1,463,342 12	\$712,495 46
Number of Deposits during the year preceding,	2,165		888		5,302	6,557	5,016
Amount of the same,	\$178,799 34		\$68,643 91		\$423,925 12	\$537,072 54	\$270,159 34
Number of Deposits received during the year of and exceeding \$300 at one time,	128		34		324	317	188
Amount of the same,	\$81,954 93		\$17,730 59		\$184,317 00	\$187,032 00	\$102,350 68
Number of withdrawals during the year,	892		475		3,502	3,875	3,558
Amount of the same,	\$102,391 96		\$46,835 72		\$360,771 96	\$361,495 46	\$319,219 69
Number of accounts opened during the year,	362		305		1,097	1,226	997
Number of accounts closed during the year,	271		172		601	724	—
Amount of surplus on hand,	\$1,011 55		\$1,640 35		\$4,457 92	—	\$20,460 94
Public Funds,	50,000 00		10,735 87		97,524 17	—	43,482 50
Loans on public funds,	—		3,000 00		2,000 00	\$800 00	—
Bank Stock,	13,235 00		17,337 00		81,660 49	128,166 70	54,504 42
Loans on bank stock,	—		6,250 00		2,000 00	—	1,000 00
Deposits in banks, bearing interest,	—		—		26,887 69	16,446 63	—
Railroad Bonds,	5,050 00		—		—	—	82,500 00
Loans on railroad stock,	—		—		—	—	—
Invested in real estate,	—		—		—	—	11,560 74
Loans on mortgage of real estate,	365,375 00		118,616 95		1,128,423 00	1,116,875 00	562,050 00
Loans to county or town,	11,000 00		—		—	100,000 00	—
Loans on personal security,	43,575 00		26,540 67		140,100 00	131,800 00	500 00

Cash on hand,	\$315 53	—	\$1,333 90	\$370 19	\$2,243 96
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$23,766 61	5 per cent., \$7,648 89	7 per cent., \$90,937 88	6 per cent., \$76,275 81	6 per cent. \$35,941 24
Average annual per cent. of dividends ending at time of and including last extra,	6 $\frac{3}{4}$ per cent.	8 $\frac{8}{100}$ per cent.	—	6 $\frac{1}{2}$ per cent.	7 $\frac{1}{2}$ per cent.
Extra Dividend, how often declared,	Every 3 years.	Every 3 years.	No extra.	Every 5 years.	Every 3 years.
Annual Expenses of the institution,	\$650 00	\$1,200 00	\$3,300 00	\$4,000 00	\$1,500 00

Arvington Fire Cents Savings Bank.—Public Funds—United States Bonds, \$50,000.

Bank Stock owned—Union, \$1,644; Republic, 4,281.50; Redemption, 1,353.75; Continental, 5,955.75.
Railroad Bonds—Eastern, \$5,050.

Brighton Fire Cents Savings Bank.—Public Funds—United States Bonds, \$10,735.87.

Loans on Public Funds—On United States Bonds, \$3,000.
Bank Stock owned—Webster, \$400; City, 1,411; Suffolk, 1,154.25; Shawmut, 400; Commerce, 1,021.50; Maverick, 6,082.75; Brighton, 6,867.50.
Loans on Bank Stock—On 63 Brighton, \$6,250.

Cambridge Savings Bank.—Public Funds—Portland, \$18,900; Newburyport, 18,090; Cambridge, 13,680; Lowell, 19,400; Fitchburg, 25,454.17.
Bank Stock owned—Charles River, \$2,526; Traders', 11,885.88; Howard, 12,339.49; Revere, 11,415; Commerce, 12,250; Tremont, 6,982.50; Hamilton, 4,655; Suffolk, 9,800; Boston, 9,606.62.
Deposit in Bank bearing interest—Charles River, \$26,887.69.

Cambridgeport Savings Bank.—Loans on Public Funds—On United States Bond, \$800.

Bank Stock owned—Eliot, \$3,995.33; Webster, 8,050; Commerce, 9,810.75; Blackstone, 7,517.50; Washington, 7,108.75; Hamilton, 12,511.25; Tremont, 12,600; Suffolk, 18,918.75; Globe, 6,387.50; Union, 30,691.87; City, Cambridge, 1,409; Cambridgeport, 4,175; First, 5,000.

Deposits in Banks bearing interest—First, \$11,446.63; Cambridgeport, 5,000.

East Cambridge Savings Bank.—Public Funds—Cambridge, \$18,482.50; Somerville, 20,000; Hartford, 5,000.

Bank Stock owned—Lechmere, \$3,876.65; Merchants', 1,050; Newton, 1,340; Howard, 6,110; Republic, 3,531.63; Boston, 1,320; Blackstone, 5,593.64; Revere, 5,033.75; Hide and Leather, 7,298.20; Charles River, 2,428.75; Webster, 7,035.50; Bunker Hill, 1,782.75; City, 2,316.05; Faneuil Hall, 2,090; Commerce, 3,697.50.

Loans on Bank Stock—Cambridge, \$1,000.
Railroad Bonds—Boston and Albany, \$50,000; Old Colony, 1,000; Eastern, 20,500; Passumpsic River, 10,000.

	CAMBRIDGE.		CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	North Avenue Savings Bank.	Warren Institution for Savings.	Charlestown Five Cents Savings Bank.	Middlesex Institution for Savings.		
Number of Depositors,	233	9,942	8,351	2,938		3,670
Amount of Deposits,	\$23,783 40	\$3,262,798 34	\$2,504,749 24	\$988,138 47		\$947,628 88
Number of Deposits during the year preceding,	585	8,300	8,247	1,163		1,978
Amount of the same,	\$21,815 12	\$731,028 00	\$622,916 77	\$153,776 81		\$244,855 22
Number of Deposits received during the year of and exceeding \$300 at one time,	12	580	567	117		176
Amount of the same,	\$7,693 07	\$338,684 00	\$344,827 00	\$58,970 64		\$100,172 00
Number of withdrawals during the year,	63	7,706	4,521	1,030		1,359
Amount of the same,	\$4,360 13	\$793,196 31	\$448,261 19	\$145,492 59		\$228,519 54
Number of accounts opened during the year,	172	1,484 00	1,485	307		410
Number of accounts closed during the year,	12	972	1,001	331		279
Amount of surplus on hand,	-	\$58,225 62	\$83,288 60	\$3,794 02		\$30,642 10
Public Funds,	-	150,000 00	-	30,000 00		20,100 00
Loans on public funds,	-	5,500 00	2,000 00	-		-
Bank Stock,	-	111,577 50	472,480 50	266,000 00		116,400 00
Loans on bank stock,	-	12,100 00	15,400 00	15,500 00		400 00
Deposits in banks, bearing interest,	\$2,389 87	63,067 73	30,000 00	-		-
Railroad Bonds,	-	50,000 00	179,000 00	140,000 00		25,000 00
Loans on railroad stock,	-	-	-	-		-
Invested in real estate,	-	50,000 00	3,343 00	-		-
Loans on mortgage of real estate,	10,000 00	2,448,005 05	1,765,348 00	409,522 80		775,233 35
Loans to county or town,	-	214,770 89	27,000 00	39,828 00		9,500 00
Loans on personal security,	10,800 00	271,350 00	89,000 00	73,850 00		13,164 00

Cash on hand,	\$452 06	\$81,862 53	\$34,466 34	\$16,334 92	\$24,440 07
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$535 91	6½ per cent., \$191,280 60	6 per cent., \$135,754 16	6 per cent., \$54,071 79	6 per cent., \$50,223 02
Average annual per cent. of dividends ending at time of and including last extra,	—	—	8 per cent. Every 3 years.	7½ per cent. Every 3 years.	—
Extra Dividend, how often declared,	No extra.	No extra.			No extra.
Annual Expenses of the institution,	\$342 38	\$8,453 59	\$4,112 50	\$2,325 00	\$2,500 00

North Avenue Savings Bank.—Deposit in Bank bearing interest—North, \$2,389.87.

Warren Institution for Savings.—Public Funds—United States Bonds, \$150,000. Loans on Public Funds—On United States Bonds, \$5,500.

Bank Stock owned—Bunker Hill, \$19,000; City, 2,000; Eagle, 6,800; Market, 3,500; Shoe and Leather, 4,900; Hide and Leather, 15,000; Massachusetts, 5,500; Traders', 9,500; Third, 5,000; Maverick, 4,000; New England, 15,882.50; Union, 20,495.

Loans on Bank Stock—On 50 Lancaster, \$5,000; on 45 Bunker Hill, 4,500; on 10 Market, 1,000; on 14 State, 900; on 10 Everett, 5 Bunker Hill, 5 Naumkeag and 5 Warren, 700.

Deposit in Bank bearing interest—Bunker Hill, \$63,067.73.

Railroad Bonds—Worcester and Nashua, \$50,000.

Charlestown Five Cents Savings Bank.—Loans on Public Funds—On United States Bonds, \$2,000.

Bank Stock owned—Blackstone, \$9,000; Republic, 28,375; Market, 19,200; Traders', 14,000; Howard, 28,400; Atlas, 21,100; Shoe and Leather, 4,500; Third, 500; Suffolk, 21,100; State, 17,200; City, 9,800; Washington, 14,240; Tremont, 9,100; Webster, 18,100; First, 1,985; Revere, 15,000; North, 16,000; Maverick, 12,901.50; Hide and Leather, 32,800; Redemption, 6,900; Railroad, 15,300; Commonwealth, 5,000; Eliot, 26,900; Continental, 45,900; Boylston, 5,600; First Ward, 5,000; Monument, 6,245; Bunker Hill, 28,600; First, Lynn, 25,300; Newton, 2,295; Andover, 2,800; Brighton, 639; Market, Brighton, 2,700.

Loans on Bank Stock—On 21 Hide and Leather, \$1,900; on 10 Cambridge, 1,000; on 90 Bunker Hill, 9,800; on 15 Monument, 1,600; on 10 Union, 1,100.

Deposits in Bank bearing interest—Monument, \$30,000.

Railroad Bonds—Boston and Albany, \$179,000.

Middlesex Institution for Savings.—Public Funds—Maine, \$11,000; Vermont, 5,000; Rhode Island, 14,000.

Bank Stock owned—Central, \$5,000; Blackstone, 10,000; Boston, 13,300; City, 10,000; Columbian, 6,700; Commerce, 15,000; Eliot, 16,700; Faneuil Hall, 10,000; First, 2,800; Hamilton, 2,100; Hide and Leather, 7,200; Shawmut, 10,000; Howard, 20,000; Merchants', 15,000; North America, 10,000; Revere, 30,000; Second, 4,500; Shoe and Leather, 10,000; State, 13,800; Eagle, 15,000; Traders', 2,500; Tremont, 10,000; Webster, 15,000; Old Lowell, 900; Concord, 10,000; Framingham, 500.

Railroad Bonds—Eastern, \$40,000; Boston and Albany, 100,000.

Framingham Savings Bank.—Public Funds—United States Bonds, \$20,100.

Bank Stock owned—Boston, \$3,300; Maverick, 4,900; Hide and Leather, 18,000; Howard, 13,600; Second, 3,000; Eliot, 8,900; Commerce, 15,800; Webster, 1,500; Traders', 1,000; Mount Vernon, 8,500; Republic, 9,000; First, 16,500; Framingham, 12,400.

Loans on Bank Stock—On Framingham, \$400.

Railroad Bonds—Old Colony and Newport, \$23,000.

	HOPKINTON.	HOLLISTON.	HUDSON.	LEXINGTON.	LOWELL.
	Hopkinton Savings Bank.	Holliston Savings Bank.	Hudson Savings Bank.	Lexington Savings Bank.	Central Savings Bank.
Number of Depositors,	501	505	739	405	2,203
Amount of Deposits,	\$117,578 68	\$94,501 45	\$185,927 46	\$95,028 54	\$772,577 12
Number of Deposits during the year preceding,	483	750	766	438	3,854
Amount of, the same,	\$39,863 35	\$71,464 28	\$80,152 00	\$56,038 13	\$506,600 38
Number of Deposits received during the year of and exceeding \$300 at one time,	32	52	77	34	519
Amount of the same,	\$13,624 00	\$28,300 70	\$38,750 00	\$37,544 93	\$291,139 00
Number of withdrawals during the year,	347	167	317	158	1,419
Amount of the same,	\$38,061 55	\$18,091 66	\$39,724 89	\$33,737 64	\$197,618 99
Number of accounts opened during the year,	141	316	217	130	1,423
Number of accounts closed during the year,	125	57	103	41	351
Amount of surplus on hand,	\$2,791 96	-	\$715 69	\$589 35	\$14,345 76
Public Funds,	-	\$6,030 50	-	-	-
Loans on public funds,	-	3,100 00	-	-	-
Bank Stock,	48,081 99	10,093 08	11,299 50	-	106,494 12
Loans on bank stock,	1,250 00	5,175 00	4,000 00	10,000 00	12,100 00
Deposits in banks, bearing interest,	-	-	-	-	-
Railroad Bonds,	-	5,150 00	7,820 00	-	-
Loans on railroad stock,	-	300 00	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	37,427 75	41,210 00	120,545 00	35,800 00	540,400 00
Loans to county or town,	20,000 00	9,500 00	28,000 00	-	-
Loans on personal security,	12,100 00	12,927 03	14,250 00	15,643 40	116,127 60

Cash on hand,	\$1,510 90	\$897 72	\$689 70	\$971 79	\$11,801 16
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$6,006 25	6 per cent., \$789 41	6 per cent., \$8,263 92	6 per cent., \$2,085 08	5 per cent. \$21,241 78
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	—	—	—	—
Extra Dividend, how often declared,	Every 5 years.	No extra.	No extra.	Every 3 years.	Every 3 years.
Annual Expenses of the institution,	\$550 00	\$490 00	\$600 00	\$501 71	\$5,983 84
<i>Hopkinton Savings Bank.</i> —Bank Stock owned—Shawmut, \$11,023.74; Hide and Leather, 1,404; Redemption, 6,990; Faneuil Hall, 1,965; Republic, 1,980; Continental, 5,930; Atlantic, 5,445; Revere, 6,090.50; Atlas, 3,016.25; North, 3,237.50; Natick, 1,000. Loans on Bank Stock—On 14 Hopkinton, \$1,250.					
<i>Holliston Savings Bank.</i> —Public Funds—United States Bonds, \$1,336.50; Worcester, 3,700; Holliston, 994. Bank Stock owned—Holliston, \$6,684.33; Traders', 3,408.75. Loans on Bank Stock—Holliston, \$5,175. Railroad Bonds—Eastern, \$5,150. Loans on Railroad Bond—On Framingham and Mansfield, \$300.					
<i>Hudson Savings Bank.</i> —Bank Stock owned—State, \$6,106; Eleventh Ward, 5,193.50. Loans on Bank Stock—On Faneuil Hall, \$4,000.					
<i>Lexington Savings Bank.</i> —Loans on Bank Stock—On 84 South Reading, \$10,000. <i>Central Savings Bank.</i> —Bank Stock owned—First, Lowell, \$2,740; Railroad, 1,201.50; Merchants', 12,600; Appleton, 16,962.50; Maverick, 1,217.50; Webster, 2,708.75; Hide and Leather, 595; Blackstone, 12,702.50; Commerce, 16,494.62; Redemption, 4,196.25; Elliot, 11,660; Central, 20,000; Republic, 3,415.50. Loans on Bank Stock—On 23 Prescott, \$2,000; on 21 Railroad, 1,000; on 50 Merchants', 4,800; on 20 Wamesit, 2,000,—all of Lowell; on 45 Pemberton, Lawrence, 2,300.					

	LOWELL.				
	City Institution for Savings.	Lowell Institution for Savings.	Lowell Five Cents Savings Bank.	Mechanics' Savings Bank.	Merrimack River Savings Bank.
Number of Depositors,	8,283	5,379	10,294	4,666	451
Amount of Deposits,	\$3,325,021 48	\$1,926,150 80	\$2,595,378 40	\$1,958,078 21	\$157,187 41
Number of Deposits during the year preceding,	7,182	4,574	9,779	4,238	604
Amount of the same,	\$626,878 33	\$386,121 25	\$673,308 36	\$638,046 29	\$66,001 79
Number of Deposits received during the year of and exceeding \$300 at one time,	502	160	396	394	52
Amount of the same,	\$277,518 00	\$71,996 00	\$210,574 39	\$229,457 46	\$29,603 10
Number of withdrawals during the year,	4,748	2,498	5,369	3,331	164
Amount of the same,	\$798,067 24	\$275,855 85	\$579,107 57	\$477,092 18	\$23,179 76
Number of accounts opened during the year,	1,620	851	2,125	1,197	185
Number of accounts closed during the year,	1,627	733	1,730	859	70
Amount of surplus on hand,	\$57,095 41	\$91,971 95	\$51,559 57	\$5,121 19	-
Public Funds,	-	-	150,000 00	92,500 00	-
Loans on public funds,	-	5,400 00	2,000 00	-	-
Bank Stock,	624,953 00	368,800 00	438,281 50	179,450 00	\$12,119 38
Loans on bank stock,	24,320 00	16,000 00	13,900 00	13,425 00	1,700 00
Deposits in banks, bearing interest,	34,265 95	167,000 00	53,930 66	24,630 49	3,832 34
Railroad Bonds,	236,000 00	-	2,000 00	29,000 00	-
Loans on railroad stock,	-	-	-	4,000 00	1,500 00
Invested in real estate,	-	20,334 06	36,346 06	97,447 61	-
Loans on mortgage of real estate,	1,610,390 00	\$236,453 15	1,561,300 00	1,210,287 29	127,775 00
Loans to county or town,	603,900 00	1,203,975 00	187,550 00	40,000 00	-
Loans on personal security,	246,800 00	-	201,300 00	270,300 00	13,866 72

Cash on hand,	\$1,487 94	\$160 54	\$329 75	\$2,159 01	\$91 44
Rate and amount of ordinary dividends for last year,	{ 5 per cent., \$155,154 48	4 per cent., \$69,981 26	5 per cent., \$119,757 04	5 per cent., \$88,030 04	5 per cent. \$5,222 96
Average annual per cent. of dividends ending at time of and including last extra,	7 ⁷⁴ / ₁₀₀ per cent. Every 5 years.	7 ⁹³³ / ₁₀₀₀ per cent. Every 5 years.	7 ⁸ / ₁₀₀ per cent. Every 3 years.	7 ⁴²³ / ₁₀₀₀ per cent. Every 3 years.	—
Extra Dividend, how often declared,					Every 3 years.
Annual Expenses of the institution,	\$7,588 69	\$5,550 00	\$6,521 07	\$4,300 00	\$329 90

City Institution for Savings.—Bank Stock owned—Appleton, \$43,920; Prescott, 20,000; Railroad, 7,100; First, Lowell, 3,400; Pemberton, 7,500; Bay State, 1,875; Bunker Hill, 3,400; Webster, 10,500; Eliot, 10,000; Exchange, 5,000; Blackstone, 30,800; Boylston, 6,000; Shawmut, 9,200; Tremont, 23,600; Hide and Leather, 8,500; Republic, 30,000; Howard, 13,500; Atlas, 18,000; Revere, 50,000; First, 20,000; Second, 26,500; Third, 10,000; North America, 25,000; Boston, 20,000; Market, 6,200; Continental, 11,200; North, 16,700; Redemption, 50,700; Columbian, 16,560; Globe, 17,825; Suffolk, 23,673; Old Boston, 3,950; New England, 8,450; Atlantic, 10,000; Commonwealth, 10,000; Eagle, 3,000; Washington, 2,900; Union, 3,600; Hamilton, 12,000; Merchants, 4,400; Commerce, 20,000.

Loans on Bank Stock—On 81 Appleton, \$6,800; on 50 Wamesit, 5,000; on 16 Merchants, 800; on 17 Pemberton, 2,000; on 5 Prescott, 320; on 33 Appleton and 13 Merchants, 4,400; on 38 Wamesit and 12 Commonwealth, 5,000.

Deposits in Banks bearing interest—Wamesit, \$25,000; Appleton, 9,182.80; Redemption, 83.15.

Lowell Institution for Savings.—Loans on Public Funds—On United States Bonds, \$5,400 on \$6,000.

Bank Stock owned—Eagle, \$55,000; Merchants, 44,100; Republic, 34,500; Second, 47,300; Boylston, 15,000; Washington, 3,200; Freeman's, 3,600; Hamilton, 75,000; Tremont, 7,600; Columbian, 17,900; New England, 16,100; Union, 500; Atlas, 25,000; Mount Vernon, 500; Railroad, 23,000; First, Lowell, 500.

Loans on Bank Stock—On 100 Prescott, \$9,000; on 50 Railroad, 4,500; on 40 First, 2,500.

Deposits in Banks bearing interest—First, Lowell, \$139,000; Wamesit, 25,000; Prescott, 3,000.

Lowell Five Cents Savings Bank.—Public Funds—United States Bonds, \$150,000. Loans on Public Funds—On United States Bonds, \$2,000.

Bank Stock owned—Atlas, \$22,800; Atlantic, 10,087.50; Blackstone, 23,400; Boylston, 3,874; Bunker Hill, 1,625; Continental, 10,000; Commonwealth, 10,000; Columbian, 16,411; Eliot, 10,000; Eagle, 17,100; First, Boston, 10,508; First, Lowell,

11,305; Freeman's, 4,550; Globe, 14,375; Hide and Leather, 20,000; Howard, 15,145; Hamilton, 6,840; Old Lowell, 3,900; Market, 5,000; Mechanics, 3,240; Merchants, Lowell, 3,540; North, 14,040; North America, 13,910; Prescott, Lowell, 16,806; Railroad, 16,200; Redemption, 18,102; Republic, 23,500; Revere, 20,000; Shawmut, 22,690; Shoe and Leather, 6,900; Suffolk, 15,125; State, 3,000; Second, 14,700; Tremont, 9,075; Union, 11,890; Webster, 5,000; Washington, 4,560.

Loans on Bank Stock—On 45 Prescott, \$4,200; on 25 Old Lowell, 2,500; on 30 Appleton, 2,000; on 15 Appleton, 13 Redemption and \$200 U. S. Bond, 3,000; on 12 Appleton, 5 Prescott and \$500 U. S. Bond, 2,200.

Deposits in Banks bearing interest—Old Lowell, \$2,500; Prescott, 28,930.66.

Mechanics' Savings Bank.—Public Funds—United States Bonds, \$14,500; Massachusetts, 1,000; Charlestown, 24,000; Hartford, 3,000; Lowell, 50,000.

Bank Stock owned—Traders, \$800; New England, 500; First, 800; City, 900; Mount Vernon, 1,000; Howard, 1,300; Merchants, 1,500; Second, 2,000; Hide and Leather, 2,000; Bay State, 2,250; Pawners, 2,400; Eliot, 2,500; North America, 3,700; Shawmut, 3,900; Eagle, 4,000; Maverick, 4,400; North, 4,300; Everett, 4,500; Mechanics, 5,000; Webster, 5,000; Commerce, 6,000; Boston, 6,300; Revere, 21,400; Malden, 6,800; Tremont, 7,000; Republic, 8,300; Blackstone, 9,900; Atlas, 10,600; Redemption, 28,100; Railroad, 22,300.

Loans on Bank Stock—On 60 Commonwealth, \$5,000; on 25 Old Lowell, 2,000; on 92 Appleton, 6,425.

Deposit in Bank bearing interest—Railroad, \$24,630.49.

Railroad Bonds—Eastern, \$4,000; Old Colony, 25,000.

Loans on Railroad Bonds—Boston and Lowell, \$4,000.

Merrimack River Savings Bank.—Bank Stock owned—Tremont, \$671.50; Blackstone, 3,880.50; Atlantic, 1,351.50; Redemption, 2,825.25; Atlas, 589.63; Hide and Leather, 575.87; Howard, 1,130.25; North, 1,094.88.

Loans on Bank Stock—On 17 First, Lowell, \$1,700.

Deposits in Bank bearing interest—Wamesit, Lowell, \$3,832.34.

	MALDEN.		MARLBOROUGH.		MEDFORD.		NATICK.		NEWTON.	
	Malden Savings Bank.		Marlborough Savings Bank.		Medford Savings Bank.		Natick Five Cents Savings Bank.		Institution for Savings in Newton.	
Number of Depositors,	1,146		2,099		1,060		1,556		1,690	
Amount of Deposits,	\$203,272 20		\$724,564 31		\$188,951 20		\$332,188 57		\$316,342 03	
Number of Deposits during the year preceding,	1,507		1,304		1,400		1,711		1,953	
Amount of the same,	\$82,189 39		\$181,499 00		\$83,758 17		\$127,588 47		\$142,186 05	
Number of Deposits received during the year of and exceeding \$300 at one time,	46		156		48		57		91	
Amount of the same,	\$24,993 63		\$107,066 00		\$23,164 00		\$39,885 03		\$46,284 69	
Number of withdrawals during the year,	891		1,030		512		1,000		833	
Amount of the same,	\$76,814 62		\$133,651 70		\$46,335 11		\$100,026 72		\$98,623 30	
Number of accounts opened during the year,	284		445		266		473		473	
Number of accounts closed during the year,	171		315		146		300		253	
Amount of surplus on hand,	\$5,462 01		\$5,525 94		\$4,631 39		\$3,504 02		\$9,916 61	
Public Funds,	20,000 00		-		14,300 00		-		3,500 00	
Loans on public funds,	-		-		-		-		5,000 00	
Bank Stock,	5,600 00		116,115 00		18,382 50		3,300 00		19,705 00	
Loans on bank stock,	-		-		1,000 00		-		5,500 00	
Deposits in banks, bearing interest,	-		-		6,636 51		-		-	
Railroad Bonds,	-		-		9,130 00		-		-	
Loans on railroad stock,	-		-		-		-		-	
Invested in real estate,	-		-		-		-		-	
Loans on mortgage of real estate,	153,650 00		536,400 00		120,041 00		258,501 53		230,605 00	
Loans to county or town,	10,000 00		70,100 00		23,000 00		49,500 00		-	
Loans on personal security,	16,000 00		5,600 00		500 00		18,100 00		52,500 00	

Cash on hand,	\$2,495 40	\$1,875 25	\$6,291 08	\$9,770 11
Rate and amount of ordinary dividends for last year,	6 per cent., \$10,782 15	6½ per cent., \$41,336 53	6 per cent., \$16,838 01	6 per cent., \$15,460 33
Average annual per cent. of dividends ending at time of and including last extra, . . .	6 per cent.	—	—	6¼ per cent.
Extra Dividend, how often declared,	Every 5 years.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$1,000 00	\$3,000 00	\$1,050 00	\$750 00

Malden Savings Bank.—Public Funds—United States Bonds, \$20,000.
Bank Stock owned—Malden, \$5,600.

Marlborough Savings Bank.—Bank Stock owned—First, Marlborough, \$81,115; Continental, 7,624; Market, 4,480; City, 4,280; Globe, 6,270; Howard, 2,060; Eliot, 1,836; Atlas, 1,770; Boston, 1,090; Revere, 1,160; Commerce, 1,200; State, 3,210.

Medford Savings Bank.—Public Funds—Portsmouth, \$3,600; Cambridge, 5,700; Melrose, 5,000.
Bank Stock owned—Commerce, \$1,220; Blackstone, 4,847.50; Revere, 581.25; Eagle, 1,120; Republic, 1,871.25; Commonwealth, 2,000; Monument, 2,970; Market, 1,082.50; Hide and Leather, 1,650; Webster, 1,040.

Loans on Bank Stock—On 10 Hide and Leather, \$1,000.
Railroad Bonds—Old Colony, \$2,880; Boston and Albany, 5,275; Western, 975.
Natick Five Cents Savings Bank.—Bank Stock owned—Maverick, \$1,300; Natick, 2,000.

Institution for Savings in Newton.—Public Funds—United States Bonds, \$3,500.
Loans on Public Funds—On United States Bonds, \$5,000.
Bank Stock owned—Newton, \$1,500; Revere, 4,000; First, Cambridge, 1,000; Brighton, 480; Waltham, 225; Commonwealth, 3,000; Eleventh Ward, 5,000; Natick, 2,500; Union Market, 2,000.
Loans on Bank Stock—On 55 State, \$5,500.

	READING.		STONEHAM.		WAKEFIELD.		WALTHAM.		WATERTOWN.	
	Reading Savings Bank.		Stoneham Five Cents Savings Bank.		Wakefield Savings Bank.		Waltham Savings Bank.		Watertown Savings Bank.	
Number of Depositors,	1,079		1,201		1,129		4,282		350	
Amount of Deposits,	\$174,967 70		\$266,624 13		\$81,989 96		\$1,194,374 16		\$75,744 37	
Number of Deposits during the year preceding,	937		1,393		1,008		4,648		506	
Amount of the same,	\$100,658 30		\$96,726 91		\$58,528 15		\$478,925 73		\$43,054 73	
Number of Deposits received during the year of and exceeding \$300 at one time,	85		74		28		340		25	
Amount of the same,	\$56,889 37		\$43,086 57		\$14,530 78		\$195,400 00		\$17,626 94	
Number of withdrawals during the year,	666		679		538		2,840		160	
Amount of the same,	\$82,682 31		\$85,610 04		\$47,409 69		\$479,856 06		\$19,432 23	
Number of accounts opened during the year,	232		254		179		927		127	
Number of accounts closed during the year,	133		215		163		675		45	
Amount of surplus on hand,	\$1,778 13		\$11,388 06		-		\$8,245 00		\$828 55	
Public Funds,	-		15,000 00		-		-		-	
Loans on public funds,	-		-		-		-		-	
Bank Stock,	15,551 75		13,504 25		-		103,875 00		5,100 00	
Loans on bank stock,	-		-		-		-		-	
Deposits in banks, bearing interest,	5,352 52		485 37		-		-		600 00	
Railroad Bonds,	-		-		-		26,000 00		-	
Loans on railroad stock,	-		5,000 00		-		-		-	
Invested in real estate,	-		-		-		-		-	
Loans on mortgage of real estate,	133,920 00		196,308 25		\$52,835 00		795,263 00		54,200 00	
Loans to county or town,	-		25,000 00		-		150,000 00		10,900 00	
Loans on personal security,	20,430 29		20,900 00		29,251 25		153,540 00		4,500 00	

Cash on hand,					
Rate and amount of ordinary dividends for last year,	{	\$5,352 52	\$1,814 32	\$1,363 53	\$6,623 62
Average annual per cent. of dividends ending at time of and including last extra,		6 per cent.,	6 per cent.,	6 per cent.,	6 per cent.,
Extra Dividend, how often declared,		\$7,367 23	\$14,094 17	\$4,371 83	\$72,158 67
Annual Expenses of the institution,		No extra.	8 per cent.	6½ per cent.	No extra.
		\$860 00	Every 2 years.	Every 3 years.	\$396 25
			\$1,050 00	\$1,205 46	

Reading Savings Bank.—Bank Stock owned—Hide and Leather, \$4,340.25; First Chelsea, 5,710.25; Continental, 2,924.25; Commonwealth, 2,142.75; State, 434.25. Deposit in Bank bearing interest—Blackstone, \$5,352.52.

Stoneham Savings Bank.—Public Funds—United States Bonds, \$10,000; Worcester, 5,000.

Bank Stock owned—Howard, \$2,718.25; Continental, 3,382.50; Webster, 1,636.50; State, 1,620; City, 1,268; Hide and Leather, 2,879.

Deposits in Bank bearing interest—Blackstone, \$485.37.

Railroad Stock—On 100 Stoneham Street R. R., \$5,000; taken to secure indebtedness to the Bank.

Waltham Savings Bank.—Bank Stock owned—Revere, \$10,000; Newton, 700; Mount Vernon, 5,000; Waltham, 22,875; Third, 2,500; Boston, 10,000; Hide and Leather, 3,000; Market, 4,000; Commerce, 3,000; Traders', 6,000; Suffolk, 5,300; North, 7,700; State, 9,800; Atlantic, 2,000; Everett, 2,000; Shawmut, 5,000; Central, 5,000.

Railroad Bonds—Cheshire, \$16,000; Old Colony, 10,000.

Watertown Savings Bank.—Bank Stock owned—Commonwealth, \$2,000; Blackstone, 2,100; Union Market, Watertown, 1,000.

	WINCHESTER.	WOBURN.	ASHBURNHAM.	ATHOL.	BARRE.
	Winchester Savings Bank.	Woburn Five Cents Savings Bank.	Ashburnham Savings Bank.	Athol Savings Bank.	Barre Savings Bank.
Number of Depositors,	342	2,336	110	2,201	956
Amount of Deposits,	\$57,688 79	\$418,783 42	\$16,792 09	\$597,851 66	\$250,378 66
Number of Deposits during the year preceding,	654	3,065	121	6,075	743
Amount of the same,	\$36,362 39	\$139,822 80	\$12,297 25	\$201,116 80	\$68,582 89
Number of Deposits received during the year of and exceeding \$300 at one time,	27	73	12	178	61
Amount of the same,	\$13,836 97	\$36,561 48	\$6,025 00	\$84,766 81	\$31,013 49
Number of withdrawals during the year,	233	1,058	28	1,021	336
Amount of the same,	\$19,457 54	\$86,142 54	\$3,032 45	\$132,074 16	\$36,936 61
Number of accounts opened during the year,	150	449	65	543	216
Number of accounts closed during the year,	87	349	15	449	98
Amount of surplus on hand,	\$1,411 74	\$12,102 35	\$90 21	\$4,088 17	\$5,211 25
Public Funds,	-	3,000 00	-	10,000 00	3,470 00
Loans on public funds,	-	2,500 00	-	5,550 00	-
Bank Stock,	-	117,657 00	-	20,660 00	89,868 74
Loans on bank stock,	-	5,000 00	-	16,300 00	-
Deposits in banks, bearing interest,	2,268 25	-	-	5,231 87	-
Railroad Bonds,	-	-	-	7,666 66	6,060 00
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	37,320 00	202,736 16	8,463 63	312,432 18	102,075 67
Loans to county or town,	-	2,162 00	6,100 00	71,630 00	14,000 00
Loans on personal security,	20,630 21	92,840 00	1,875 00	150,153 80	40,144 22

Cash on hand,	\$1 01	\$4,990 61	\$297 71	\$1,882 05	—
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$2,520 53	7 per cent., \$24,856 11	6 per cent., \$508 81	6 per cent., \$31,285 11	6 per cent. \$12,501 14
Average annual per cent. of dividends ending at time of and including last extra,	6 per cent.	—	—	6½ per cent.	6 per cent.
Extra Dividend, how often declared,	Every 3 years.	No extra.	No extra.	Every 3 years.	Every 3 years.
Annual Expenses of the institution,	\$100 00	\$1,500 08	\$77 06	\$1,750 00	\$350 00

Winchester Savings Bank.—Deposits in Bank bearing interest—Eliot, \$2,268.25.

Woburn Savings Bank.—Public Funds—United States Bonds, \$3,000.

Loans on Public Funds—On United States Bonds, \$2,500.
Bank Stock owned—Blackstone, \$20,193.50; Faneuil Hall, 4,990; Webster, 1,050; Hide and Leather, 13,642.25; Shoe and Leather, 22,113.75; New England, 15,240; State, 2,257.50; Atlas, 6,251.25; Shawmut, 6,268.75; Woburn, 25,650.
Loans on Bank Stock—On 12 Railroad, Lowell, 2 Merrimack Manufacturing Co., Lowell, and 1 Hamilton Manufacturing Co., Lowell, \$5,000.

Athol Savings Bank.—Public Funds—United States Bonds, \$10,000.

Loans on Public Funds—On United States Bonds, \$4,600; on Worcester Bonds, 950.
Bank Stock owned—Miller's River, \$3,960; First, Barre, 3,600; Central, 5,000; Eagle, 5,500; Blackstone, 1,400; Eliot, 1,200.

Loans on Bank Stock—On Miller's River, \$11,300; Eliot, 5,000.
Railroad Bonds—Cheshire, \$5,231.87.
Loans on Railroad Stock—On Vermont and Massachusetts, \$7,666.66.

Barre Savings Bank.—Public Funds—Bangor, \$3,470.

Bank Stock owned—Atlantic, \$1,262; Atlas, 1,469; Blackstone, 5,722.59; Boylston, 2,476.33; Boston, 1,575.27; Commerce, 1,250.50; Continental, 2,018.56; City, Worcester, 6,830; Citizens', Worcester, 2,961; Eliot, 2,991; Exchange, 1,896; First, Boston, 7,140.25; First, Worcester, 2,700; Howard, 6,755.65; Mechanics', 3,500; North America, 1,631.25; Redemption, 6,263.50; Revere, 1,485; Suffolk, 3,753.75; Shoe and Leather, 2,800; Maverick, 1,200.72; Tremont, 7,837.25; Webster, 2,452.63; Ware, 1,096.25; First, Barre, 2,500; Hide and Leather, 2,240.20; Second, 3,504.68; Central, Worcester, 3,550.

Railroad Bonds—Eastern, \$5,200; Rutland, 860.

	BROOKFIELD.		CLINTON.		FITCHBURG.		GARDNER.
	Brookfield Savings Bank.		Clinton Savings Bank.		Fitchburg Savings Bank.	Worcester North Savings Institution.	Gardner Savings Bank.
Number of Depositors,	154		2,076		6,828	2,576	1,429
Amount of Deposits,	\$14,376 00		\$601,831 88		\$2,403,795 85	\$975,423 12	\$476,397 54
Number of Deposits during the year preceding,	99		2,707		4,430	2,773	1,467
Amount of the same,	\$8,650 00		\$258,827 29		\$609,338 58	\$352,850 85	\$189,488 70
Number of Deposits received during the year of and exceeding \$300 at one time,	81		169		461	344	141
Amount of the same,	\$4,060 00		\$100,690 76		\$252,946 32	\$197,109 19	\$76,252 31
Number of withdrawals during the year,	10		1,270		2,694	1,854	591
Amount of the same,	\$1,431 00		\$151,373 72		\$356,467 66	\$272,695 66	\$88,495 39
Number of accounts opened during the year,	55		598		1,138	754	375
Number of accounts closed during the year,	10		349		773	531	163
Amount of surplus on hand,	-		\$14,431 08		\$39,278 83	\$7,655 09	\$2,757 04
Public Funds,	-		106,500 00		170,000 00	-	-
Loans on public funds,	-		5,875 00		15,000 00	-	500 00
Bank Stock,	-		32,700 00		206,900 00	49,686 75	20,760 75
Loans on bank stock,	-		44,975 00		18,500 00	800 00	8,000 00
Deposits in banks, bearing interest,	-		-		-	29,000 00	-
Railroad Bonds,	-		-		2,700 00	62,691 25	-
Loans on railroad stock,	-		-		6,822 00	13,800 00	8,560 00
Invested in real estate,	-		-		187,000 00	-	-
Loans on mortgage of real estate,	\$9,650 00		210,988 08		893,551 00	501,140 00	206,408 75
Loans to county or town,	-		8,000 00		306,600 00	41,387 50	116,020 00
Loans on personal security,	4,400 00		192,121 71		624,422 78	286,576 10	102,668 89

Cash on hand,	\$51 00	\$15,103 17	\$13,521 20	\$2,509 75	\$7,470 76
Rate and amount of ordinary dividends for last year,	{ 6 per cent.,	6 per cent.,	6 per cent.,	6 per cent.,	6 per cent.
Average annual per cent. of dividends ending at time of and including last extra,	\$142 25	\$31,284 22	\$129,018 06	\$50,516 15	\$23,109 51
Extra Dividend, how often declared,	—	—	6½ per cent.	—	—
Annual Expenses of the institution,	Every 3 years.	No extra.	Every 5 years.	No extra.	No extra.
	—	\$1,500 00	\$3,300 00	\$2,800 00	\$375 70

<i>Clinton Savings Bank.</i> —Public Funds—United States Bonds, \$5,000; Clinton, 101,500. Loans on Public Funds—On United States Bonds, \$5,875. Bank Stock owned—Clinton, \$25,100; Howard, 1,000; Webster, 500; City, 500; Boston, 200; Atlas, 1,400; Market, 1,500; North America, 2,500. Loans on Bank Stock—On 130 First, Chicago, \$15,000; on 193 Clinton, 18,875; on 111 Leominster, 11,100.	Loans on Railroad Stock—On 89 Vermont and Massachusetts, \$2,322; on 50 Fitchburg, 4,500.
<i>Fitchburg Savings Bank.</i> —Public Funds—United States Bonds, \$170,000. Loans on Public Funds—On United States Bonds, \$15,000. Bank Stock owned—Fitchburg, \$12,500; Rollstone, 10,000; Crocker, Turner's Falls, 20,000; Townsend, 500; City, Worcester, 10,000; Quinsigamond, Worcester, 3,000; North, 11,600; Howard, 15,000; Merchants', 20,000; Atlas, 22,800; First, 16,600; Boston, 13,300; Webster, 10,000; Revere, 20,000; North America, 6,600; Commerce, 15,000. Loans on Bank Stock—On 88 Fitchburg, \$10,000; on 26 Rollstone, 3,500; on 50 First, Leominster, 5,000. Railroad Bonds—Agricultural Branch, \$2,700.	<i>Worcester North Savings Institution.</i> —Bank Stock owned—Rollstone, \$8,180; Commerce, 6,229; Boston, 5,737.50; Atlas, 5,750; Eliot, 6,050; Merchants', 6,640.25; Eagle, 5,600; National, 5,500. Loans on Bank Stock—On Atlas and Rollstone, \$800. Deposit in Bank bearing interest—Rollstone, \$29,000. Railroad Bonds—Boston and Albany, \$42,691.25; Vermont and Massachusetts, 20,000. Loans on Railroad Stock—On Fitchburg, \$13,800. <i>Gardner Savings Bank.</i> —Loans on Public Funds—On United States Bonds, \$500. Bank Stock owned—First, Gardner, \$1,584; State, 5,612.50; Hide and Leather, 2,280; Eagle, 1,284.25; Crocker, Turner's Falls, 10,000. Loans on Bank Stock—On First, Gardner, \$8,000. Loans on Railroad Bonds—On Boston and Albany, \$8,560.

	GRAFTON.	LANCASTER.	LEICESTER.	LEOMINSTER.	MILFORD.
	Grafton Savings Bank.	Lancaster Savings Bank.	Leicester Savings Bank.	Leominster Savings Bank.	Milford Savings Bank.
Number of Depositors,	385	2,437	482	1,951	2,166
Amount of Deposits,	\$92,407 51	\$936,952 06	\$184,425 37	\$394,818 35	\$467,412 57
Number of Deposits during the year preceding,	365	1,231	418	1,224	1,595
Amount of the same,	\$25,875 66	\$179,997 00	\$44,852 85	\$139,660 39	\$131,680 42
Number of Deposits received during the year of and exceeding \$300 at one time,	15	209	29	113	49
Amount of the same,	\$6,895 00	\$112,068 00	\$14,699 96	\$59,733 00	\$33,385 61
Number of withdrawals during the year,	217	968	198	851	1,268
Amount of the same,	\$25,863 40	\$137,376 92	\$33,518 36	\$98,086 56	\$119,472 08
Number of accounts opened during the year,	79	361	91	343	376
Number of accounts closed during the year,	47	213	70	180	358
Amount of surplus on hand,	\$2,230 91	\$48,105 33	\$50 00	\$9,724 71	\$10,310 21
Public Funds,	-	-	-	-	43,100 00
Loans on public funds,	-	1,175 00	1,000 00	5,100 00	6,950 00
Bank Stock,	29,945 24	61,300 00	41,830 62	31,041 00	48,068 87
Loans on bank stock,	5,000 00	6,800 00	1,800 00	12,300 00	25,190 08
Deposits in banks, bearing interest,	-	-	-	-	-
Railroad Bonds,	-	41,500 00	3,030 00	-	-
Loans on railroad stock,	-	2,000 00	-	2,000 00	-
Invested in real estate,	-	-	-	-	31,445 25
Loans on mortgage of real estate,	53,285 00	571,241 87	112,260 00	280,765 00	169,317 88
Loans to county or town,	-	-	5,350 00	-	70,000 00
Loans on personal security,	6,139 77	291,150 00	20,650 00	67,225 00	73,257 87

Cash on hand,	\$268 41	\$15,703 11	\$3,215 53	\$5,206 91	\$10,392 83
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$5,520 00	7 per cent., \$58,720 00	6 per cent., \$9,822 48	6 per cent., \$21,313 45	6 per cent., \$26,207 54
Average annual per cent. of dividends ending at time of and including last extra, . . .	-	-	-	-	6 $\frac{1}{2}$ per cent.
Extra Dividend, how often declared, . . .	No extra.	No extra.	No extra.	No extra.	Every 3 years.
Annual Expenses of the institution, . . .	-	\$2,521 34	\$625 00	\$1,100 00	\$1,500 00

Grafton Savings Bank.—Bank Stock owned—Redemption, \$4,187.75; Revere, 4,814; State, 2,040; Shawmut, 1,222.75; Howard, 1,744.50; Webster, 1,476.12; North, 1,206.25; Traders, 1,200; Maverick, 1,237.50; Massachusetts, 677.12; City, 363.25; Market, 4,276; Grafton, 5,500.
Loans on Bank Stock—On 50 Hide and Leather, \$5,000.

Lancaster Savings Bank.—Loans on Public Funds—On United States Bonds, \$1,175.
Bank Stock owned—City, Lynn, \$15,000; Lancaster, 5,000; Howard, 6,700; Eliot, 8,300; Second, 8,800; Webster, 5,000; Commerce, 3,000; Republic, 7,500.
Loans on Bank Stock—On Lancaster, \$6,800.
Railroad Bonds—Old Colony, \$10,000; Lancaster, 31,500.
Loans on Railroad Stock—On 20 Worcester and Nashua, \$2,000.

Leicester Savings Bank.—Loans on Public Funds—On United States Bonds, \$1,000.
Bank Stock owned—Hide and Leather, \$5,954.40; Eliot, 3,610; Commonwealth, 1,100; Continental 1,150; North, 2,425; Webster, 3,162.50; Traders, 2,612.50; Howard, 2,635; State, 5,397.50; Revere, 2,425; Market, 1,815.40; North America, 1,346; Maverick, 1,178.75; Central, 3,325; Leicester, 3,493.57.

Loans on Bank Stock—On 18 Leicester, \$1,800.
Railroad Bonds—Eastern, \$3,030.

Leominster Savings Bank.—Loans on Public Funds—On United States Bonds, \$5,100.
Bank Stock owned—Boston, \$6,625; Webster, 7,724; First, Leominster, 16,692.
Loans on Bank Stock—On First, Boston, \$11,700; on Mercantile Savings Institution Stock, 600.
Loans on Railroad Stock—On Boston and Albany, \$1,000; on Boston and Providence, 1,000.

Milford Savings Bank.—Public Funds—United States Bonds, \$23,600; Massachusetts, 19,500.
Loans on Public Funds—On United States Bonds, \$3,950; on Upton Bonds, 3,000.
Bank Stock owned—Webster, \$700; Continental, 2,955.25; Revere, 4,645; Eliot, 5,068.62; Howard, 2,600; Hide and Leather, 6,400; Central, 15,000; Hopkinton, 2,700; Milford, 8,000.
Loans on Bank Stock—On 267 Milford, \$15,690.08; on 50 First, Worcester, 5,000; on 50 Market, Brighton, 4,500.

	MILLBURY.		NO. BROOKFIELD.		SOUTHBRIDGE.		SPENCER.		TEMPLETON.	
	Millbury Savings Bank.		No. Brookfield Savings Bank.		Southbridge Savings Bank.		Spencer Savings Bank.		Templeton Savings Bank.	
Number of Depositors,	935		1,127		2,306		253		183	
Amount of Deposits,	\$302,098 52		\$245,661 48		\$706,298 51		\$60,174 16		\$37,279 79	
Number of Deposits during the year preceding,	932		674		1,567		353		231	
Amount of the same,	\$70,303 78		\$57,991 57		\$103,215 28		\$38,140 16		\$18,972 58	
Number of Deposits received during the year of and exceeding \$300 at one time,	52		39		44		41		11	
Amount of the same,	\$27,082 42		\$23,303 72		\$21,596 96		\$18,644 00		\$6,901 66	
Number of withdrawals during the year,	599		574		972		126		81	
Amount of the same,	\$59,274 35		\$63,324 30		\$103,953 88		\$14,685 66		\$5,375 83	
Number of accounts opened during the year,	229		225		322		134		78	
Number of accounts closed during the year,	144		182		277		50		29	
Amount of surplus on hand,			\$6,997 33		\$25,112 33		-		\$200 42	
Public Funds,	\$32,000 00		19,500 00		234,000 00		-		-	
Loans on public funds,	-		-		30,950 00		-		-	
Bank Stock,	60,900 00		11,626 00		56,300 00		\$6,557 62		-	
Loans on bank stock,	-		2,300 00		3,500 00		1,500 00		-	
Deposits in banks, bearing interest,	-		1,876 00		5,000 00		-		-	
Railroad Bonds,	-		60,000 00		-		5,000 00		-	
Loans on railroad stock,	-		-		-		-		-	
Invested in real estate,	-		-		-		-		-	
Loans on mortgage of real estate,	172,425 00		133,525 00		294,850 00		27,850 00		27,985 00	
Loans to county or town,	23,500 00		23,300 00		17,000 00		14,825 00		-	
Loans on personal security,	11,128 33		-		88,900 00		4,000 00		9,381 00	

Cash on hand,	\$1,793 68	\$539 81	\$910 84	\$1,952 15	\$114 21
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$16,041 84	6 per cent., \$13,599 21	5 per cent., \$32,763 95	6 per cent., \$2,188 83	6 per cent. \$1,515 67
Average annual per cent. of dividends ending at time of and including last extra, . .	-	6 per cent.	6¼ per cent.	-	-
Extra Dividend, how often declared, . . .	No extra.	No extra.	Every 3 years.	No extra.	Every 3 years.
Annual Expenses of the institution, . . .	\$1,000 00	\$750 00	\$1,961 32	\$225 00	\$50 00

Millbury Savings Bank.—Public Funds—United States Bonds, \$32,000.
Bank Stock owned—Millbury, \$9,300; Citizens', Worcester, 500; Quinsigamond, Worcester, 2,400; Worcester, 900; Central, Worcester, 3,600; Globe, 3,600; Hamilton, 2,500; Shoe and Leather, 7,400; Boston, 1,300; Traders', 2,500; Suffolk, 2,000; North, 1,900; Merchants', 1,300; Old Boston, 300; Blackstone, 2,000; Atlas, 3,000; Shawmut, 2,500; Continental, 2,000; Commonwealth, 3,000; Commerce, 3,000; North America, 900; Hide and Leather, 4,400; Oxford, 600.

North Brookfield Savings Bank.—Public Funds—United States Bonds, \$9,500; Maine, 10,000.
Bank Stock owned—Ware, \$546; Eliot, 1,080; Commonwealth, 10,000.
Loans on Bank Stock—Quinsigamond, \$1,400; Leicester, 900.
Railroad Bonds—Boston and Albany, \$20,000; Eastern, \$2,000; Boston and Providence, 8,000.
Deposits in Bank bearing interest—First, Worcester, \$1,876.

Southbridge Savings Bank.—Public Funds—United States Bonds, \$159,000; Massachusetts, 15,000; Fall River, 15,000; Somerville, 15,000; Northampton, 20,000; Portland, 10,000.
Loans on Public Funds—On United States Bonds, \$29,350; on Town of Dudley Note, 1,600.
Bank Stock owned—Blackstone, \$4,000; Boylston, 1,500; City, 1,200; Columbian, 500; New England, 2,200; Revere, 3,400; Redemption, 30,000; Washington, 2,000; Southbridge, 11,500.
Loans on Bank Stock—On Southbridge, \$2,100; Ware, 1,400.
Deposit in Bank bearing interest—Southbridge, \$5,000.

Spencer Savings Bank.—Bank Stock owned—State, \$1,652.12; Commonwealth, 1,122.50; Hide and Leather, 348; North, 2,435.
Loans on Bank Stock—Leicester, \$1,500.
Railroad Bonds—Eastern, \$5,000.

	UXBRIDGE.		WEBSTER.		WESTBOROUGH.		WINCHENDON.		WORCESTER.	
	Uxbridge Savings Bank.		Webster Five Cents Savings Bank.		Westborough Savings Bank.		Winchendon Savings Bank.		People's Savings Bank.	
Number of Depositors,	771	1,553	788	1,912	9,095					
Amount of Deposits,	\$171,943 63	\$242,638 05	\$193,801 86	\$474,413 32	\$3,034,444 74					
Number of Deposits during the year preceding,	878	1,743	1,233	1,337	8,331					
Amount of the same,	\$83,404 04	\$103,089 93	\$92,807 23	\$115,896 74	\$928,905 25					
Number of Deposits received during the year of and exceeding \$300 at one time,	53	52	77	76	599					
Amount of the same,	\$29,902 14	\$23,549 00	\$43,208 80	\$35,611 24	\$330,479 07					
Number of withdrawals during the year,	304	668	487	703	6,627					
Amount of the same,	\$45,901 91	\$67,795 49	\$52,789 28	\$103,051 88	\$842,356 11					
Number of accounts opened during the year,	239	396	281	308	2,092					
Number of accounts closed during the year,	93	286	116	195	1,863					
Amount of surplus on hand,	-	-	\$1,941 42	\$8,036 64	-					
Public Funds,	-	-	-	12,000 00	\$280,750 00					
Loans on public funds,	-	-	-	-	21,000 00					
Bank Stock,	\$42,406 62	\$32,055 50	40,933 00	72,800 00	598,500 00					
Loans on bank stock,	-	-	-	-	21,800 00					
Deposits in banks, bearing interest,	-	1,056 43	-	-	-					
Railroad Bonds,	-	-	-	969 90	52,000 00					
Loans on railroad stock,	-	-	-	-	4,400 00					
Invested in real estate,	-	-	-	-	65,000 00					
Loans on mortgage of real estate,	119,430 43	154,600 00	123,905 00	175,856 96	1,661,125 81					
Loans to county or town,	-	23,000 00	2,500 00	65,280 00	12,700 00					
Loans on personal security,	15,570 00	27,920 62	26,700 00	152,626 01	290,363 76					

Cash on hand,	-	\$3,309 29	\$1,055 66	\$6,723 77	\$3,179 59
Rate and amount of ordinary dividends for last year,	{ 6 per cent.,	6 per cent.,	6½ per cent.,	6 per cent.,	6 per cent.
Average annual per cent. of dividends ending at time of and including last extra,	{ \$8,094 99	\$11,201 50	\$9,612 54	\$26,518 33	\$7,429 59
Extra Dividend, how often declared,	-	No extra.	No extra.	6⅔ per cent.	-
Annual Expenses of the institution,	Every 3 years.	\$900 00	\$450 00	Every 5 years.	No extra.
	\$1,855 14			\$759 99	\$7,785 12

Unbridge Savings Bank.—Bank Stock owned—Redemption, \$5,610; Suffolk, \$7,814; Hide and Leather, 6,008.12; Revere, 2,420; Blackstone, Uxbridge, 1,635; Howard, 5,710; Franklin, 4,500; North, 6,804; Tremont, 1,905.

Webster Five Cents Savings Bank.—Bank Stock owned—Revere, \$3,680; Hide and Leather, 2,365; Atlas, 2,270; Quinsigamond, 7,903.75; Worcester, 11,185.25; Mechanics, Worcester, 1,001.25; First, Worcester, 1,740.25; Southbridge, 625; Oxford, 1,303.

Westborough Savings Bank.—Bank Stock owned—First, Westborough, \$10,414.33; First, Marlborough, 3,750; Millbury, 2,312; Northborough, 2,500; Grafton, 503; Hide and Leather, 2,204; Tremont, 2,562.50; Merchants, 3,003; Traders, 6,303.75; Globe, 2,002; Republic, 1,300; Commerce, 1,220; Redemption, 2,856.42.

Winchendon Savings Bank.—Public Funds—United States Bonds, \$12,000.

Bank Stock owned—Commonwealth, \$2,500; Faneuil Hall, 4,800; Merchants, 10,000; Eliot, 6,700; Mechanics, 3,400; Redemption, 10,000; First, 1,600; First, Winchendon, 23,800; Rollstone, Fitchburg, 9,000; Fitchburg, 1,000.

Railroad Bonds—Cheshire, \$969.90.

People's Savings Bank.—Public Funds—United States Bonds, \$149,750; New York, 20,000; Connecticut, 4,000; Worcester, 13,000; Holyoke, 15,000; Charles-town, 20,000; Springfield, 1,000; Burlington, 16,000; Portland, 18,000; Hartford, 6,000; Bangor, 18,000.

Loans on Public Funds—On United States Bonds, \$13,300; Worcester, 7,700.

Bank Stock owned—Shawmut, \$18,000; Columbian, 7,600; Webster, 14,100; Commerce, 39,500; Union, 3,100; Merchants, 43,000; North, 22,600; Globe, 31,700; Eagle, 17,800; Mechanics, 1,500; Blackstone, 37,300; City, 3,200; Continental, 6,500; Hide and Leather, 29,000; Republic, 13,600; City, Worcester, 14,500; Citizens, 4,400; Market, 11,700; Atlas, 15,000; Redemption, 29,700; North America, 11,400; Maverick, 2,400; Washington, 8,800; Tremont, 23,000; New England, 4,000; State, 11,100; Hamilton, 3,600; Traders, 6,300; Revere, 25,500; Suffolk, 7,900; Eliot, 33,200; Faneuil Hall, 9,100; First, 5,000; Central, Worcester, 15,400; Worcester, 45,900; Quinsigamond, 13,300; Mechanics, 3,300; Shoe and Leather, 5,500.

Loans on Bank Stock—\$17,000 on 170 First, Worcester; 2,150 on 24 Worcester; 1,450 on 15 Millbury; 1,200 on 16 Leicester.

Railroad Bonds—Worcester and Nashua, \$12,000; Eastern, 40,000.

Loans on Railroad Stock—\$3,500 on Worcester and Nashua; 900 on 10 Norwich and Worcester.

	WORCESTER.			AMHERST.	EASTHAMPTON.
	Worcester Co. Institution for Savings.	Worcester Mechanics' Savings Bank.	Worcester Five Cents Savings Bank.	Amherst Savings Bank.	Easthampton Savings Bank.
Number of Depositors,	15,207	5,708	6,488	1,682	542
Number of Deposits,	\$5,185,505 81	\$2,366,178 27	\$1,188,331 56	\$315,234 41	\$119,329 63
Number of Deposits during the year preceding,	9,604	4,224	7,106	1,161	895
Amount of the same,	\$822,203 29	\$460,112 26	\$361,229 48	\$68,203 25	\$63,119 76
Number of Deposits received during the year of and exceeding \$300 at one time,	611	438	312	47	46
Amount of the same,	\$324,696 00	\$235,012 44	\$173,333 33	\$24,031 12	\$23,370 46
Number of withdrawals during the year,	8,523	4,231	2,894	731	368
Amount of the same,	\$922,391 91	\$505,299 79	\$247,587 29	\$64,580 45	\$40,182 55
Number of accounts opened during the year,	2,061	975	1,660	258	237
Number of accounts closed during the year,	1,905	923	793	191	110
Amount of surplus on hand,	\$31,250' 00	-	-	\$3,375 78	\$483 02
Public Funds,	822,300 00	\$392,700 00	\$105,000 00	10,000 00	-
Loans on public funds,	28,250 00	10,950 00	6,325 00	500 00	2,400 00
Bank Stock,	795,550 00	176,828 06	152,200 00	6,000 00	22,046 75
Loans on bank stock,	10,300 00	7,400 00	20,000 00	550 00	3,550 00
Deposits in banks, bearing interest,	47,502 42	-	14,308 93	-	-
Railroad Bonds,	67,000 00	22,000 00	22,000 00	7,500 00	-
Loans on railroad stock,	-	26,100 00	-	900 00	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	2,844,929 75	1,478,098 91	558,375 00	177,161 00	56,725 00
Loans to county or town,	521,400 00	13,000 00	299,000 00	64,000 00	500 00
Loans on personal security,	232,116 00	229,253 70	7,500 00	49,552 78	33,100 00

Cash on hand,	\$7,004 93	\$5,382 81	\$1,595 07	\$2,446 41	\$2,354 72
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$294,087 06	6 per cent., \$133,062 57	6 per cent., \$60,812 42	6 per cent., \$17,447 25	6 per cent., \$5,665 48
Average annual per cent. of dividends ending at time of and including last extra,	—	—	—	—	6½ per cent.
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.	Every 3 years.
Annual Expenses of the institution,	\$11,000 00	\$6,500 00	\$4,292 89	\$650 00	\$239 42

Worcester County Institution for Savings.—Public Funds—United States Bonds, \$685,500; Vermont, 21,000; Massachusetts, 17,000; Connecticut, 1,800; Rhode Island, 77,000; Maine, 20,000.

Loans on Public Funds—On United States Bonds, \$28,250.

Bank Stock owned—Atlantic, \$5,400; Atlas, 37,500; Blackstone, 13,800; Boylston, 1,200; Columbian, 5,400; Continental, 12,000; Eliot, 9,000; Faneuil Hall, 2,000; First, 25,000; Freeman's, 17,200; Globe, 3,100; Hamilton, 18,000; Howard, 15,000; Market, 7,400; Massachusetts, 11,000; Merchants, 12,500; New England, 19,900; North, 4,700; Old Boston, 3,250; Second, 35,200; Shawmut, 17,300; Shoe and Leather, 13,400; State, 11,300; Suffolk, 3,400; Tremont, 15,600; Washington, 19,000; Commerce, 24,000; North America, 7,800; Redemption, 9,300; Republic, 21,000; City, 20,800; Eagle, 11,000; Exchange, 4,900; Hide and Leather, 30,800; Revere, 50,060; Union, 7,100; Webster 30,000,—all of Boston; Central, 28,100; Citizens', 24,800; City, 25,500; Mechanics', 13,300; Quinsigamond, 18,500; Worcester, 69,800,—all of Worcester; Blackstone, Uxbridge, 1,000; Fitchburg, 5,100; Grafton, 4,500; Lancaster, 4,600; Leicester, 5,500; Millbury, 10,800; Oxford, 4,800; Southbridge, 3,000; Third National, Springfield, 20,000; Ware, 1,000.

Loans on Bank Stock—On 16 Leominster, \$1,600; on 14 Worcester, 1,200; on 6 City and 6 Boston and Albany Railroad, 1,000; on 60 Tremont, 5,000; on 5 Central, Worcester, 500; on 10 City, 1,000.

Deposits in Bank bearing interest—Worcester, \$47,502.42.

Railroad Bonds—Boston and Albany, \$37,000; Worcester and Nashua, 30,000.

Worcester Mechanics' Savings Bank.—Public Funds—United States Bonds, \$279,700; Worcester, 85,000; Cambridge, 10,000; Westborough, 8,000; West Boylston, 10,000.

Loans on Public Funds—On U. S. Bonds, \$6,450; on Worcester Bonds, 4,500.

Bank Stock owned—Commerce, \$25,791; Boston, 11,459.37; Market, 10,875; North, 7,418.75; Eliot, 5,978.75; Traders', 5,568.75; Redemption, 7,050; Revere, 20,000; Merchants', 9,327.50; Suffolk, 5,983.75; City, Worcester, 18,000; First, Worcester, 1,656; Mechanics', 33,734.69; Citizens', 12,600; Quinsigamond, 1,032.50; Worcester, 10,222; Central, 9,167.50; Grafton, 10,720; Southbridge, 3,780.50; Worcester County, 560; Millbury, 4,840; First, Chilton, 1,120.

Loans on Bank Stock—Mechanics', \$3,900; City, First, Central and Leicester, 1,700; Mercantile Savings Institution, 1,800.

Loans on Railroad Stock—On Fitchburg and Worcester, \$20,000; Worcester and Nashua, 2,500; on Worcester and Nashua and Providence and Worcester, 3,600.

Worcester Five Cents Savings Bank.—Public Funds—United States Bonds, \$105,000.

Loans on Public Funds—On United States Bonds, \$6,525.

Bank Stock owned—Atlas, \$5,000; Commerce, 5,900; Eagle, 10,000; Eliot, 9,200; First, 6,700; Hamilton, 5,000; Hide and Leather, 7,500; Howard, 10,000; Merchants', 5,000; North, 800; Shawmut, 5,000; State, 5,000; Traders', 5,000; Webster, 5,000; Grafton, 5,000; Leicester, 3,000; Millbury, 10,700; Northborough, 3,000; Central, Worcester, 7,000; Citizens', 700; City, 16,800; Mechanics', 5,000; Quinsigamond, 13,900; Worcester, 2,000.

Loans on Bank Stock—On 100 City, Worcester, \$10,000; on 100 First, Worcester, 10,000.

Deposits in Banks bearing interest—City, Worcester, \$7,786.70; Quinsigamond, 6,522.23.

Railroad Bonds—Worcester and Nashua, \$22,000.

Amherst Savings Bank.—Public Funds—Bangor, \$10,000.

Loans on Public Funds—On United States Bond, \$500.

Bank Stock owned—First, Easthampton, \$6,000.

Loans on Bank Stock—On 16 First, Amherst, \$550.

Railroad Bonds—Northern and New London, \$2,500; Vermont and Mass., 5,000.

Loan on Railroad Bond—On Northern and New London, \$900.

Easthampton Savings Bank.—Loans on Public Funds—On United States Bonds, \$2,400.

Bank Stock owned—First, Easthampton, \$3,572; First, Northampton, 1,330; First, Lynn, 5,256; Holyoke, 2,006; Blackstone, 3,124; Second, 3,018.75; North, 2,447.50; Commerce, 1,292.50.

Loans on Bank Stock—First, Easthampton, \$3,550.

	HAYDENVILLE.		NORTHAMPTON.			WARE.	
	Haydenville Savings Bank.	Northampton Institution for Savings.	Hampshire Savings Bank.	Florence Savings Bank.	Ware Savings Bank.		
Number of Depositors,	689	4,932	1,462	144	3,788		
Amount of Deposits,	\$154,475 88	\$1,701,519 72	\$282,220 32	\$13,161 42	\$1,475,541 99		
Number of Deposits during the year preceding,	876	3,186	968	282	2,288		
Amount of the same,	\$85,534 13	\$325,756 30	\$110,896 14	\$14,495 75	\$340,559 87		
Number of Deposits received during the year of and exceeding \$300 at one time,	77	394	114	10	186		
Amount of the same,	\$40,923 97	\$166,926 74	\$58,692 18	\$4,896 21	\$109,871 37		
Number of withdrawals during the year,	432	2,989	588	27	1,908		
Amount of the same,	\$54,550 93	\$399,136 81	\$94,221 85	\$1,334 33	\$282,651 35		
Number of accounts opened during the year,	277	740	242	152	652		
Number of accounts closed during the year,	113	770	116	8	614		
Amount of surplus on hand,	\$1,190 97	\$21,289 95	\$4,791 75	-	\$12,873 66		
Public Funds,	-	199,000 00	1,105 00	-	305,000 00		
Loans on public funds,	-	23,613 07	11,600 00	-	2,900 00		
Bank Stock,	-	50,800 00	120,146 74	-	251,800 00		
Loans on bank stock,	-	58,246 80	22,440 75	-	13,000 00		
Deposits in banks, bearing interest,	2,400 23	-	-	-	-		
Railroad Bonds,	-	100,000 00	-	-	103,000 00		
Loans on railroad stock,	-	-	-	-	-		
Invested in real estate,	-	-	-	-	-		
Loans on mortgage of real estate,	70,800 00	730,607 56	95,280 00	\$7,200 00	321,153 72		
Loans to county or town,	13,800 00	194,387 14	1,500 00	-	177,880 00		
Loans on personal security,	71,008 31	286,756 31	20,635 58	5,965 20	302,535 00		

Cash on hand,	\$42 77				
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$7,182 70	\$79,398 79	\$14,304 00	\$130 16	\$10,043 01
Average annual per cent. of dividends ending at time of and including last extra,		\$97,075 15	6 per cent., \$15,048 73	6 per cent., \$135 49	6 per cent. \$83,117 58
Extra Dividend, how often declared,	—	7 per cent.	6½ per cent.	—	7½ per cent.
Annual Expenses of the institution,	Every 3 years. \$1,000 00	Every 5 years. \$5,000 00	Every 3 years. \$900 00	Every 2 years. \$129 21	Every 5 years. \$4,000 00

Northampton Institution for Savings.—Public Funds—United States Bonds, \$199,000.

Loans on Public Funds—On United States Bonds, \$23,613.07.

Bank Stock owned—Northampton, \$14,500; First, Northampton, 1,600; City, Worcester, 4,000; Atlantic, 1,000; Boston, 5,300; Commerce, 2,000; Exchange, 1,000; First, 3,000; Second, 3,400; Merchants', 2,000; North America, 2,700; Shawmut, 2,600; State, 1,700; Traders', 2,000; Washington, 2,000; Webster, 2,000.

Loans on Bank Stock—On 48 Old Boston and \$500 U. S. Bond, \$3,000; on 228 Northampton, 21,133.10; on 227 First, Northampton, 19,363.70; on 42 Hampshire County, 4,000; on 20 Amherst, 1,550; on 66 First, Easthampton, 5,800; on 15 Conway, 1,500; on 5 Shelburne Falls, 400; on 15 Mechanics, Worcester, 1,500.

Railroad Bonds—Connecticut River, \$100,000.

Hampshire Savings Bank.—Public Funds—United States Bonds, \$1,105.

Loans on Public Funds—On United States Bonds, \$11,600.

Bank Stock owned—Hampshire County, \$30,542; Northampton, 5,754; First, Northampton, 10,276.50; First, Easthampton, 2,991; Mechanics', Worcester, 1,370; John Hancock, Springfield, 1,200; First, Chicopee, 1,550; Conway, 6,110; Commerce, 2,505; Tremont, 4,917; Hide and Leather, 1,948.25; Howard, 2,200; Conti-

ental, 1,180; Republic, 1,032; North America, 1,147.50; Market, 3,739.37; Mount Vernon, 896; Commonwealth, 2,200; North, 7,208; Merchants', 1,365; Atlantic, 1,221.75; Atlas, 2,702.75; Eliot, 2,060; Hamilton, 386; Massachusetts, 1,920; Shawmut, 2,575; Suffolk, 3,870; Shoe and Leather, 1,436.25; Revere, 3,607.50; Globe, 5,258.37; Manufacturers', 5,000.

Loans on Bank Stock—On Hampshire County, \$19,500; on Northampton, 840.75; on First, Northampton, 600; on First, Easthampton, 1,500.

Ware Savings Bank.—Public Funds—United States Bonds, \$295,000; Springfield, 10,000.

Loans on Public Funds—On United States Bonds, \$2,900.

Bank Stock owned—Boston, \$20,000; Monson, 3,500; Ware, 39,000; Eliot, 6,000; North America, 12,100; Traders', 13,900; City, 5,000; Second, 15,000; Redemption, 10,000; North, 10,000; Commerce, 10,000; Republic, 15,000; Washington, 3,000; First, 10,000; Merchants', 10,000; Revere, 20,000; Webster, 20,000; State, 7,300; Continental, 5,600; Union, 2,600; Southbridge, 1,500; Atlas, 10,000; Globe, 2,300.

Loans on Bank Stock—On 50 First, Springfield, \$5,000; on 21 Leicester, 1,700; on 40 Ware, 3,500; on 22 Monson, 1,650; on 14 Ware, 1,150.

	CHICOPEE.		HOLYOKE.		MONSON.		PALMER.	
	Chicopee Savings Bank.	Holyoke Savings Bank.	Mechanics' Savings Bank.	Monson Savings Bank.	Palmer Savings Bank.			
Number of Depositors,	1,168	2,708	757	455	943			
Amount of Deposits,	\$393,624 19	\$818,317 84	\$105,927 62	\$135,229 81	\$249,854 89			
Number of Deposits during the year preceding,	1,329	2,850	1,354	698	1,009			
Amount of the same,	\$116,375 10	\$419,849 50	\$109,844 51	\$100,861 65	\$112,729 94			
Number of Deposits received during the year of and exceeding \$300 at one time,	61	250	81	102	97			
Amount of the same,	\$30,013 00	\$137,354 00	\$46,944 00	\$52,506 91	\$53,330 65			
Number of withdrawals during the year,	1,027	3,001	556	157	595			
Amount of the same,	\$122,237 76	\$391,657 98	\$43,480 53	\$16,406 35	\$79,386 20			
Number of accounts opened during the year,	270	947	425	275	349			
Number of accounts closed during the year,	308	723	226	52	177			
Amount of surplus on hand,	\$13,884 30	\$16,622 89	\$2,605 08	\$2,941 09	\$1,502 77			
Public Funds,	15,000 00	-	-	-	10,440 00			
Loans on public funds,	7,750 00	750 00	250 00	-	550 00			
Bank Stock,	11,075 00	113,222 67	6,088 50	34,154 50	24,175 00			
Loans on bank stock,	2,600 00	-	1,000 00	7,950 00	4,625 00			
Deposits in banks, bearing interest,	-	2,513 89	-	-	11,128 34			
Railroad Bonds,	-	-	-	-	4,000 00			
Loans on railroad stock,	-	-	-	-	-			
Invested in real estate,	-	-	-	-	-			
Loans on mortgage of real estate,	323,025 00	535,439 00	77,330 00	86,500 00	129,510 00			
Loans to county or town,	8,000 00	-	-	-	-			
Loans on personal security,	39,783 00	172,855 00	20,250 00	8,000 00	65,305 29			

Cash on hand,	\$275 49	\$6,131 66	\$659 34	\$1,285 30	\$1,624 03
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$22,734 85	6½ per cent., \$47,425 43	6½ per cent., \$2,029 51	6½ per cent., \$5,406 63	6 per cent. \$12,220 73
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	—	—	—	—
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$1,700 00	\$2,800 00	\$900 00	\$400 00	\$640 00

Chicopee Savings Bank.—Public Funds—United States Bonds, \$15,000.

Loans on Public Funds—On United States Bonds, \$7,750.
Bank Stock owned—Chicopee, \$3,200; Springfield, 5,000; Chapin Banking and Trust Company, 2,875.
Loans on Bank Stock—On 20 Hampshire County, \$2,000; on 18 Oneida, 600.

Holyoke Savings Bank.—Loans on Public Funds—On United States Bonds, \$750.
Bank Stock owned—Hadley Falls, Holyoke, \$11,464.67; Agawam, 14,655; John Hancock, 1,442; Third, Springfield, 3,665.91; Second, Springfield, 4,212; Chicopee, 4,777.50; First, Springfield, 6,988.09; First, Westfield, 412; First, Easthampton, 2,270; First, Northampton, 7,275; Hampshire County, Northampton, 2,400; Northampton, 2,047.50; Holyoke, 31,475; Railroad, Lowell, 4,128; Townsend, 8,213; First, Adams, 1,500; Howard, 999; Eliot, 125; Traders', 5,173.

Mechanics' Savings Bank.—Loans on Public Funds—On United States Bonds, \$250.
Bank Stock owned—Shoe and Leather, \$3,008.50; First, Springfield, 3,080.
Loans on Bank Stock—On 10 Holyoke, \$1,000.

Monson Savings Bank.—Bank Stock owned—Monson, \$2,635; North, 2,465; Suffolk, 5,070; Commerce, 4,401; Redemption, 3,576.50; Webster, 1,065; Massachusetts, 641.50; Exchange, 881.25; Eliot, 2,800; Eagle, 2,260; Ware, 382.50; Merchants', 3,946.25; North America, 2,290; Hide and Leather, 1,162.75; State, 577.75.
Loans on Bank Stock—On 65 Agawam, \$7,500; on 7 Monson, 450.

Palmer Savings Bank.—Public Funds—Rockland, \$2,250; Bath, 900; Worcester, 5,650; Highgate, 1,740.
Loans on Public Funds—On United States Bonds, \$550.
Bank Stock owned—Monson, \$4,125; Agawam, 3,750; Eliot, 6,250; North America, 1,150; Suffolk, 2,500; State, 2,650; Commerce, 3,750.
Loans on Bank Stock—On 20 Monson, \$2,000; on 5 John Hancock, 300; on Savings Bank Books, 2,325.
Deposits in Bank bearing interest—Redemption, \$11,128.34.
Railroad Bonds—Eastern, \$4,000.

	SPRINGFIELD.			WALES.	WESTFIELD.
	Hampden Savings Bank.	Springfield Institution for Savings.	Springfield Five Cents Savings Bank.	Wales Savings Bank.	Westfield Savings Bank.
Number of Depositors,	3,400	14,322	4,809	167	2,275
Amount of Deposits,	\$1,385,860 05	\$5,137,141 19	\$1,028,313 55	\$30,452 88	\$655,583 46
Number of Deposits during the year preceding,	4,121	14,659	3,139	427	6,327
Amount of the same,	\$619,652 97	\$1,457,375 74	\$364,123 85	\$9,244 21	\$186,304 38
Number of Deposits received during the year of and exceeding \$300 at one time,	507	1,209	190	5	100
Amount of the same,	\$310,837 08	\$722,461 94	\$193,110 89	\$2,350 00	\$57,507 49
Number of withdrawals during the year,	3,429	12,583	2,541	75	1,647
Amount of the same,	\$483,829 95	\$1,710,517 02	\$402,933 47	\$8,581 08	\$190,333 91
Number of accounts opened during the year,	1,310	3,430	721	36	1,253
Number of accounts closed during the year,	943	2,965	821	39	401
Amount of surplus on hand,	\$27,010 82	\$81,036 41	\$30,233 14	\$357 40	\$3,282 43
Public Funds,	-	663,735 00	180,000 00	-	160,500 00
Loans on public funds,	5,675 00	139,130 00	13,600 00	\$315 63	4,690 42
Bank Stock,	161,930 00	502,000 00	45,100 00	11,634 00	23,500 00
Loans on bank stock,	25,875 00	147,750 00	28,600 00	-	8,100 00
Deposits in banks, bearing interest,	-	4,375 30	-	-	-
Railroad Bonds,	23,000 00	-	-	-	-
Loans on railroad stock,	-	33,300 00	-	-	-
Invested in real estate,	-	99,874 61	-	-	-
Loans on mortgage of real estate,	849,030 00	3,142,950 00	90,000 00	11,490 00	280,393 64
Loans to county or town,	25,400 00	361,800 00	692,200 00	832 03	35,000 00
Loans on personal security,	289,250 00	82,900 00	2,000 00	6,147 35	137,834 27

Cash on hand,	\$29,429 61	\$40,362 69	\$7,046 69	\$151 27	\$3,683 79
Rate and amount of ordinary dividends for last year,	6 per cent., \$74,956 59	6 per cent., \$293,601 84	6 per cent., \$60,398 98	6 per cent., \$1,656 22	6 per cent. \$37,967 20
Average annual per cent. of dividends ending at time of and including last extra,	7 per cent.	7 per cent.	—	—	—
Extra Dividend, how often declared,	Every 3 years.	No extra.	No extra.	Every 5 years.	No extra.
Annual Expenses of the institution,	\$4,832 00	\$11,220 69	\$3,800 19	\$60 00	\$1,307 54

Hampden Savings Bank.—Loans on \$7,800 United States Bonds, \$5,675. Bank Stock owned—Agawam, \$38,054; First National, Chicopee, 5,030; Hadley Falls, 4,732; Monson National, 2,200; Third National, Springfield, 5,800; Ware National, 12,550; Holyoke National, 6,700; First National, Boston, 8,300; Hide and Leather, 7,500; Merchants', 27,210; Republic, 9,000; Commerce, 9,962; Tremont, 600; Revere, 20,000; Webster, 4,292.

Loans on Bank Stock—On 101 Third, Springfield, \$10,025; on 65 Pynchon, 6,500; on 7 First, Springfield, 700; on 10 Agawam, Springfield, 500; on 1 Second, Springfield, 100; on 80 Holyoke, 6,000; on 20 Agawam National, 2,000; on 15 Second, Providence, 50.

Railroad Bonds—Eastern, \$23,000.

Springfield Institution for Savings.—Public Funds—United States Bonds, \$425,100; New York State, 10,000; Massachusetts, 2,000; New Hampshire, 6,000; Rhode Island, 8,000; Connecticut, 300; Springfield, 197,935; Hartford, 13,500; Worcester, 900.

Bank Stock owned—Chapin Banking and Trust Co., \$14,300; First, 36,700; Second, 19,000; Third, 8,600; Chicopee, 35,900; Pynchon, 20,500; Agawam, 20,000; John Hancock, 3,500,—all of Springfield; Ware, 2,200; Hadley Falls, 2,600; Northampton, 1,400; Hampshire, Northampton, 2,000; First, Chicopee, 10,400; State, Boston, 10,000; Shawmut, 10,000; Hamilton, 15,800; North, 16,300; City, 10,000; Tremont, 13,900; Atlantic, 8,300; North America, 15,200; Old Boston, 7,600; Second, 17,700; Commerce, 16,000; Exchange, 2,000; Merchants', 20,500; Atlas, 22,500; Howard, 13,300; Washington, 3,000; Eliot, 5,000; Eagle, 5,000; Blackstone, 15,000; Columbian, 9,100; Webster, 7,500; Union, 4,700; Revere, 27,500; First, 5,000; Freeman's, 11,360; Redemption, 23,000; Commonwealth, 2,000; Suffolk, 9,700.

Loans on Bank Stock—On 276 First, \$27,300; on 126 Second, 12,600; on 375 Third, 37,500; on 290 Chicopee, 24,550; on 112 Agawam, 11,550; on 116 Pynchon, 8,450; on 18 John Hancock, 1,300; on 290 Chapin Banking and Trust Co., 14,500,—all of

Springfield; on 30 Mount Vernon, 3,000; on 15 First, Easthampton, 1,400; on 10 First, Amherst, 800; on 5 Adams, First, 500; on 11 Ware, 800; on 10 Hampden, Westfield, 1,000; on 25 Holyoke, 2,500.

Deposits in Bank bearing interest—Blackstone, \$4,375.30.

Loans on Railroad Stock and Bonds—On 350 Boston and Albany, \$25,500; on 45 New York, New Haven and Hartford, 4,000; on 10 Connecticut River, 800; on Boston and Albany Bonds, 3,000.

Springfield Five Cents Savings Bank.—Public Funds—United States Bonds, \$180,000.

Loans on Public Funds—On United States Bonds, \$13,600.

Bank Stock owned—Agawam, \$10,000; Chicopee, 6,000; John Hancock, 5,000; Pynchon, 5,000; Second, Springfield, 4,000; Ware, 6,000; City, Worcester, 5,800; Hadley Falls, 1,500; Monson, 1,000; First, Chicopee, 1,000.

Loans on Bank Stock—On 146 Pynchon and 20 John Hancock, \$16,600; on 33 Agawam and 18 First, Chicopee, 5,000; on 10 Ware and 10 First, Chicopee, 2,000; on 20 First, Springfield, 2,000; on 20 Chicopee, 2,000; on 16 Ware, 800; on 2 Second, Springfield, 200.

Wales Savings Bank.—Loans on Public Funds—On United States Bonds, \$315.63. Bank Stock owned—State, \$2,519; Continental, 1,185; Hamilton, 1,220; Revere, 2,405; Southbridge, 3,175; First, Easthampton, 1,130.

Westfield Savings Bank.—Public Funds—United States Bonds, \$126,500; Maine, 8,000; Portland, 25,000; Hartford, 1,000.

Loans on Public Funds—On United States Bonds, \$4,690.42.

Bank Stock owned—First, Westfield, \$20,800; Hampden, Westfield, 200; Hampshire County, Northampton, 3,000.

Loans on Bank Stock—First, Westfield, \$8,100.

	WESTFIELD.		GREENFIELD.		ORANGE.	SHELburne.
	Woronoco Savings Bank.	Franklin Savings Institution.	Greenfield Savings Bank.	Orange Savings Bank.		
Number of Depositors,	731	6,875	1,791	475	2,696	
Amount of Deposits,	\$257,171 70	\$2,598,833 64	\$751,930 57	\$79,147 79	\$575,788 45	
Number of Deposits during the year preceding,	927	3,633	1,283	800	1,975	
Amount of the same,	\$138,288 92	\$404,104 90	\$228,567 51	\$44,068 60	\$152,558 62	
Number of Deposits received during the year of and exceeding \$300 at one time,	127	409	179	70	126	
Amount of the same,	\$77,080 71	\$219,870 07	\$102,269 51	\$36,183 50	\$73,071 68	
Number of withdrawals during the year,	530	4,062	1,307	247	1,203	
Amount of the same,	\$68,368 99	\$440,315 40	\$151,861 87	\$29,601 71	\$138,523 98	
Number of accounts opened during the year,	338	920	370	317	503	
Number of accounts closed during the year,	132	727	266	108	340	
Amount of surplus on hand,	-	\$57,972 74	\$1,415 10	\$430 80	\$1,358 72	
Public Funds,	-	222,300 00	-	-	10,000 00	
Loans on public funds,	\$19,300 00	60,021 00	1,300 00	800 00	-	
Bank Stock,	-	67,900 00	103,919 11	11,701 38	82,900 00	
Loans on bank stock,	4,140 00	85,600 00	7,450 00	-	2,500 00	
Deposits in banks, bearing interest,	-	14,778 68	30,000 00	800 00	10,866 95	
Railroad Bonds,	-	55,000 00	20,000 00	-	-	
Loans on railroad stock,	-	-	-	-	-	
Invested in real estate,	-	-	-	-	-	
Loans on mortgage of real estate,	148,059 82	981,906 92	340,605 52	43,675 00	5,500 00	
Loans to county or town,	30,300 00	447,754 60	100,425 00	2,000 00	338,675 00	
Loans on personal security,	52,212 00	717,555 31	148,266 64	20,050 00	14,000 00	
					114,513 05	

Cash on hand,	\$3,119 62	\$1,761 33	\$1,379 40	\$552 21	\$605 22
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$11,267 91	6 per cent., \$147,439 79	6 per cent., \$40,252 28	6 per cent., \$2,479 95	6 per cent. \$32,304 30
Average annual per cent. of dividends ending at time of and including last extra,	—	7 per cent.	—	—	6 per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$58 00	\$4,417 31	\$1,100 00	\$270 15	\$1,600 00

<i>Woronoco Savings Bank.</i> —Loans on Public Funds—On United States Bonds, \$19,300. Loans on Bank Stock—On 35 Hampden, Westfield, \$3,150; on 11 First, Westfield, 990.	<i>Greenfield Savings Bank.</i> —Loans on Public Funds—On United States Bonds, \$1,300. Bank Stock owned—Redemption, \$25,930.40; Commerce, 7,102; Continental, 5,993.17; Eliot, 4,850.32; Globe, 5,161.15; Market, 2,593.71; Merchants', 19,128.50; Hamilton, 4,204.20; Revere, 7,684.80; Traders', 2,607.65; City, 641.89; Washington, 423.43; Webster, 5,205.56; Conway, 1,100; Franklin County, 8,558.33; First, Greenfield, 2,734. Loans on Bank Stock—On 7 First, Northampton, \$700; on 16 First, Greenfield, 1,850; on 16 Conway, 1,600; on 5 Chicopee, 400; on 29 Franklin County, 2,900. Deposits in Bank bearing interest—Franklin County, \$30,000.
<i>Franklin Savings Institution.</i> —Public Funds—United States Bonds, \$80,000; New Hampshire, 40,000; Connecticut, 300; Boston, 10,000; Cambridge, 50,000; Salem, 10,000; Portland, 32,000. Loans on Public Funds—On United States Bonds, \$60,021. Bank Stock owned—Commerce, \$20,400; Faneuil Hall, 500; North America, 8,700; Revere, 16,600; Traders', 1,500; Webster, 10,200; First, Greenfield, 10,000. Loans on Bank Stock—On 136 First, Greenfield, \$15,600; on 62 First, Northampton, 3,500; on 54 Shelburne Falls, 5,300; on 60 Conway, 6,000; on 16 Hampshire County, 1,500; on 3 Bristol County, 200; on 300 Easthampton, 25,000; on 118 Redemption, 11,800; on 62 Railroad, 6,200; on 30 First, Lowell, 3,000; on 35 Globe, 3,500; on 10 Mechanics, Worcester, 3 Second, Boston, and 10 Connecticut River R. R., 2,000. Deposit in Bank bearing interest—First, Greenfield, \$14,778.68. Railroad Bonds—Eastern, \$55,000.	<i>Orange Savings Bank.</i> —Loans on Public Funds—On United States Bonds, \$800. Bank Stock owned—Eliot, \$8,093.75; Eagle, 3,607.63. Deposits in Bank bearing interest—Miller's River, Athol, \$800. <i>Shelburne Falls Savings Bank.</i> —Public Funds—United States Bonds, \$10,000. Bank Stock owned—First National, Northampton, \$27,300; Conway National, 22,800; Shelburne Falls, 21,500; First, Westfield, 5,000; Adams National, 5,000; Everett National, 1,300. Loans on Bank Stock—On 28 Shelburne Falls, \$2,500. Deposits in Bank bearing interest—Shelburne Falls, \$10,866.95.

	TURNER'S FALLS.		ADAMS.			GT. BARRINGTON.	
	Crocker Institution for Savings.		Hoosac Savings Bank.	North Adams Savings Bank.	South Adams Savings Bank.	Great Barrington Sav- ings Bank.	
Number of Depositors,	140	796	2,201	808	1,568		
Amount of Deposits,	\$20,690 16	\$169,172 50	\$647,768 42	\$239,586 47	\$395,693 06		
Number of Deposits during the year pre- ceding,	302	1,746	2,495	1,758	1,455		
Amount of the same,	\$25,721 70	\$111,735 22	\$215,850 93	\$94,548 21	\$171,035 05		
Number of Deposits received during the year of and exceeding \$300 at one time,	18	79	175	41	130		
Amount of the same,	\$7,549 13	\$43,695 09	\$91,933 89	\$24,190 00	\$73,446 95		
Number of withdrawals during the year,	57	918	1,762	377	880		
Amount of the same,	\$5,031 54	\$108,365 87	\$235,608 30	\$53,502 62	\$97,086 48		
Number of accounts opened during the year,	165	358	640	239	472		
Number of accounts closed during the year,	25	239	587	118	273		
Amount of surplus on hand,	\$40 15	\$944 35	\$17,244 80	\$4,703 55	-		
Public Funds,	-	-	10,000 00	-	-		
Loans on public funds,	-	-	2,200 00	150 00	\$11,262 83		
Bank Stock,	1,000 00	12,497 00	23,448 75	22,040 00	70,211 63		
Loans on bank stock,	400 00	-	8,476 21	10,900 00	4,850 00		
Deposits in banks, bearing interest,	-	-	-	43,731 14	-		
Railroad Bonds,	-	-	-	-	-		
Loans on railroad stock,	-	-	-	-	1,650 00		
Invested in real estate,	-	-	9,236 94	-	-		
Loans on mortgage of real estate,	5,550 00	110,750 47	361,959 52	78,375 00	185,050 61		
Loans to county or town,	11,400 00	-	35,258 66	14,500 00	6,000 00		
Loans on personal security,	-	47,085 71	206,595 89	67,375 00	112,044 34		

Cash on hand,	\$2,158 63	\$786 35	\$3,706 33	\$7,000 00	\$5,592 18
Rate and amount of ordinary dividends for last year,	6 per cent., \$254 92	6 per cent., \$9,037 30	6 per cent., \$36,305 95	6 per cent., \$11,756 99	6 per cent. \$19,187 90
Average annual per cent. of dividends ending at time of and including last extra,	-	-	-	6 per cent. Every 5 years.	-
Extra Dividend, how often declared,	-	No extra.	No extra.		No extra.
Annual Expenses of the institution,	\$221 68	\$1,100 00	\$3,000 00	\$500 00	\$1,741 71

Crocker Institution for Savings.—Bank Stock owned—Crocker National, \$1,000.
Loans on Bank Stock—On Crocker National, \$400.
Commenced business, December, 1872.

Hoosac Savings Bank.—Bank Stock owned—Adams \$12,497.

North Adams Savings Bank.—Public Funds—United States Bonds, \$10,000.
Loans on Public Funds—On United States Bonds, \$1,500; Adams, 700.
Bank Stock owned—Adams, \$22,048.75; Lee, 1,400.
Loans on Bank Stock—On Adams, \$7,076.21; on Pittsfield, 1,400.

South Adams Savings Bank.—Loans on Public Funds—On United States Bonds, \$150.
Bank Stock owned—First, Adams, \$21,340; Adams, 700.

Loans on Bank Stock—On First, Adams, \$10,900.
Deposits in Bank bearing interest—First, Adams, \$43,731.14.

Great Barrington Savings Bank.—Loans on Public Funds—On United States Bonds, \$11,262.83.
Bank Stock owned—Mahaive, \$2,240; Hide and Leather, 4,408; Eliot, 6,250; North America, 4,835.25; Merchants', 3,300; Atlantic, 1,345; Market, 1,926; Hamilton, 2,227.75; Union, 4,182.50; Shoe and Leather, 9,248.50; Redemption, 15,341.63; Blackstone, 3,157; Commerce, 2,091; Columbian, 3,960; Suffolk, 4,454; Lee, 405; Pittsfield, 840.
Loans on Bank Stock—On 28 Mahaive \$2,700; on 10 Commerce, 1,000; on Savings Bank Books, 1,150.
Loans on Railroad Stock—On 8 Berkshire, and 17 Stockbridge and Pittsfield, \$1,630.

	LEE.		PITTSFIELD.		STOCKBRIDGE.		W. STOCKBRIDGE.		BRAINTREE.	
	Lee Savings Bank.		Berkshire County Savings Bank.		Stockbridge Savings Bank.		Miners' Savings Bank.		Braintree Savings Bank.	
Number of Depositors,	1,412		5,378		211		172		319	
Amount of Deposits,	\$422,052 57		\$1,824,304 71		\$49,025 00		\$34,662 61		\$58,705 27	
Number of Deposits during the year preceding,	1,236		5,043		223		260		405	
Amount of the same,	\$123,539 03		\$478,495 46		\$30,966 31		\$26,262 61		\$26,376 16	
Number of Deposits received during the year of and exceeding \$300 at one time,	104		366		28		22		16	
Amount of the same,	\$61,748 45		\$200,928 49		\$18,352 00		\$10,622 86		\$9,868 00	
Number of withdrawals during the year,	735		3,786		50		52		93	
Amount of the same,	\$97,757 59		\$449,051 59		\$9,036 45		\$5,986 48		\$11,013 28	
Number of accounts opened during the year,	284		1,256		118		83		132	
Number of accounts closed during the year,	170		958		26		19		48	
Amount of surplus on hand,	\$6,009 95		\$29,482 17		\$351 93		-		\$343 81	
Public Funds,	124,000 00		303,000 00		7,000 00		\$3,036 82		-	
Loans on public funds,	4,500 00		5,900 00		-		-		-	
Bank Stock,	21,400 00		100,228 27		9,960 00		-		3,040 00	
Loans on bank stock,	960 00		49,900 00		-		-		-	
Deposits in banks, bearing interest,	-		-		-		-		-	
Railroad Bonds,	-		10,000 00		-		-		1,011 25	
Loans on railroad stock,	-		300 00		-		-		-	
Invested in real estate,	-		-		-		-		-	
Loans on mortgage of real estate,	218,549 56		780,247 00		25,985 00		19,515 00		28,775 00	
Loans to county or town,	35,000 00		185,161 00		700 00		-		1,500 00	
Loans on personal security,	25,705 56		394,695 00		5,363 00		6,160 00		550 00	

Cash on hand,	—	\$21,244 95	\$368 93	\$213 30	\$3,174 21
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$21,982 62	6 per cent., \$98,576 24	6 per cent., \$2,034 74	6 per cent., \$658 29	6 per cent. \$1,336 57
Average annual per cent. of dividends ending at time of and including last extra, . .	—	6½ per cent.	—	—	—
Extra Dividend, how often declared, . . .	Every 5 years.	Every 5 years.	No extra.	No extra.	No extra.
Annual Expenses of the institution, . . .	\$1,700 00	\$5,000 00	\$311 28	\$106 04	\$50 00
<i>Lee Savings Bank.</i> —Public Funds—United States Bonds, \$50,000; Worcester, 44,000; Boston, 10,000; Springfield, 10,000; Sandisfield, 10,000. Loans on Public Funds—On United States Bonds, \$4,500. Bank Stock owned—Lee, \$6,300; Adams, 6,400; Pittsfield, 4,500; Housatonic, 4,200. Loans on Bank Stock—On Lee, \$960.					
<i>Berkshire County Savings Bank.</i> —Public Funds—United States Bonds, \$298,000; Connecticut Bonds, 5,000. Loans on Public Funds—On United States Bonds, \$5,900. Bank Stock owned—Howard, \$3,200; Shawmut, 2,000; Blackstone, 4,000; Hadley Falls, 2,000; North, 3,500; Boston, 10,000; Merchants', 6,800; Atlantic, 4,500; Webster, 8,000; Revere, 16,000; Eagle, 8,000; Commerce, 8,000; Hide and Leather, 2,500; Chicopee, 6,000; Second, 6,720; Pittsfield, 4,650; Agricultural, 4,104; Adams, 254.27. Loans on Bank Stock—On 403 Pittsfield, \$45,500; on 30 Agricultural, 4,400. Railroad Bonds—Worcester and Nashua, \$10,000. Loans on Railroad Stock—On 10 Pittsfield and North Adams, \$300.					
<i>Stockbridge Savings Bank.</i> —Public Funds—Stockbridge, \$5,000; Adams, 2,000. Bank Stock owned—Pittsfield, \$6,990; First, Adams, 2,970.					
<i>Miners' Savings Bank.</i> —Public Funds—United States Bonds, \$3,036.82.					
<i>Braintree Savings Bank.</i> —Railroad Bonds—Eastern, \$1,011.25.					

	BROOKLINE.		CANTON.		COHASSET.		DEDHAM.		FOXBOROUGH.	
	Brookline Savings Bank.		Canton Institution for Savings.		Cohasset Savings Bank.		Dedham Institution for Savings.		Foxborough Savings Bank.	
Number of Depositors,	663		1,126		958		3,476		867	
Amount of Deposits,	\$81,216 42		\$276,491 32		\$362,069 20		\$1,039,940 40		\$209,319 27	
Number of Deposits during the year preceding,	1,773		865		474		1,786		2,334	
Amount of the same,	\$63,018 14		\$59,725 06		\$53,199 00		\$148,755 59		\$61,122 93	
Number of Deposits received during the year of and exceeding \$300 at one time,	31		38		46		118		26	
Amount of the same,	\$14,674 82		\$15,427 06		\$24,127 00		\$59,103 00		\$13,866 82	
Number of withdrawals during the year,	419		364		395		1,212		867	
Amount of the same,	\$26,164 86		\$46,179 18		\$46,348 02		\$144,462 33		\$37,103 04	
Number of accounts opened during the year,	361		239		121		420		147	
Number of accounts closed during the year,	100		134		83		309		81	
Amount of surplus on hand,	-		\$5,467 85		\$4,961 63		\$38,130 70		\$3,118 92	
Public Funds,	-		20,000 00		1,000 00		71,000 00		9,300 00	
Loans on public funds,	-		300 00		-		1,400 00		-	
Bank Stock,	\$28,426 00		8,900 00		57,000 00		43,809 50		5,500 00	
Loans on bank stock,	-		9,000 00		-		3,400 00		-	
Deposits in banks, bearing interest,	2,478 81		-		-		9,527 45		-	
Railroad Bonds,	-		16,000 00		30,000 00		42,361 25		-	
Loans on railroad stock,	-		-		-		-		-	
Invested in real estate,	-		2,725 50		-		-		-	
Loans on mortgage of real estate,	44,725 00		160,465 00		254,300 00		782,910 40		153,245 00	
Loans to county or town,	-		-		16,000 00		55,534 50		18,500 00	
Loans on personal security,	5,000 00		66,200 00		-		68,128 00		24,500 00	

Cash on hand,	\$1,564 20	\$2 45	\$8,730 83	—	\$3,117 05
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$3,000 00	6 per cent., \$15,020 01	6 per cent., \$19,782 48	6 per cent., \$56,816 69	6 per cent. \$10,779 70
Average annual per cent. of dividends ending at time of and including last extra,	—	7 per cent.	7 ¹ / ₁₀ per cent.	6 ⁵ / ₁₀ per cent.	6 ¹ / ₂ per cent.
Extra Dividend, how often declared,	Every 2 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$1,000 00	\$704 00	\$1,193 82	\$2,810 59	\$350 00

<p><i>Brookline Savings Bank.</i>—Bank Stock owned—Massachusetts, \$1,920; Atlantic, 3,450; National, 8,012.50; Eagle, 5,850; Union, 3,928.50; Columbian, 3,967.50; North, 1,297.50.</p> <p>Deposits in Bank bearing interest—First, Boston, \$2,478.81.</p> <p><i>Canton Institution for Savings.</i>—Public Funds—United States Bonds, \$20,000.</p> <p>Loans on Public Funds—On United States Bonds, \$300.</p> <p>Bank Stock owned—Neponset, \$6,700; North, 1,700; Market, 500.</p> <p>Loans on Bank Stock—First, Easton, \$9,000.</p> <p>Railroad Bonds—Boston and Albany, \$6,000; Boston and Lowell, 5,000; Eastern, 5,000.</p> <p><i>Cohasset Savings Bank.</i>—Public Funds—Roxbury, \$1,000.</p> <p>Bank Stock owned—Atlas, \$3,000; Boston, 4,500; Columbian, 2,000; Eagle, 1,800; Hide and Leather, 2,500; Maverick, 1,300; North, 1,200; Revere, 6,000; State, 3,800; Union, 1,500; Blackstone, 2,000; City, 4,300; Continental, 4,000; Everett, 1,000;</p>	<p>Market, 3,000; Merchants', 2,300; Republic, 2,200; Shawmut, 3,200; Tremont, 2,300; Washington, 1,000; Webster, 4,100.</p> <p>Railroad Bonds—Eastern, \$30,000.</p> <p><i>Dedham Institution for Savings.</i>—Public Funds—United States Bonds, \$71,000.</p> <p>Loans on Public Funds—On United States Bonds, \$1,400.</p> <p>Bank Stock owned—Dedham, \$12,987.50; Howard, 4,094.50; Blackstone, 4,625; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Commerce, 5,711.50; Atlas, 5,782.</p> <p>Loans on Bank Stock—On Dedham, \$2,500; on Cambridge, 900.</p> <p>Deposits in Bank bearing interest—Dedham, \$9,527.45.</p> <p>Railroad Bonds—Worcester and Nashua, \$9,700; Old Colony, 5,068.75; Eastern, 27,592.50.</p> <p><i>Foxborough Savings Bank.</i>—Public Funds—United States Bonds, \$9,300.</p> <p>Bank Stock owned—Wrentham, \$700; Boylston, 1,500; Webster, 1,000; Hide and Leather, 1,500; Faneuil Hall, 800.</p>
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	FRANKLIN.		HYDE PARK.		MEDWAY.		QUINCY.		RANDOLPH.	
	Benjamin Franklin Savings Bank.		Hyde Park Savings Bank.		Medway Savings Bank.		Quincy Savings Bank.		Randolph Savings Bank.	
Number of Depositors,	548		386		490		3,049		1,772	
Amount of Deposits,	\$116,953 36		\$39,655 25		\$78,451 46		\$1,012,521 75		\$576,969 01	
Number of Deposits during the year preceding,	295		721		673		2,434		1,357	
Amount of the same,	\$78,105 98		\$47,428 60		\$73,613 37		\$236,243 90		\$148,542 74	
Number of Deposits received during the year of and exceeding \$300 at one time,	59		42		58		205		110	
Amount of the same,	\$35,541 29		\$21,736 38		\$32,058 27		\$110,466 00		\$61,523 37	
Number of withdrawals during the year,	227		478		465		1,966		828	
Amount of the same,	\$26,933 77		\$45,901 02		\$55,857 68		\$198,283 66		\$113,885 59	
Number of accounts opened during the year,	255		167		176		530		329	
Number of accounts closed during the year,	68		107		91		295		201	
Amount of surplus on hand,	\$3,446 42		\$558 30		-		\$16,839 57		\$6,000 31	
Public Funds,	1,815 00		-		-		93,000 00		16,000 00	
Loans on public funds,	-		-		-		11,400 00		2,400 00	
Bank Stock,	34,660 62		9,003 25		8,170 00		95,462 74		146,469 97	
Loans on bank stock,	-		-		-		26,500 00		15,700 00	
Deposits in banks, bearing interest,	-		-		3,140 19		4,343 74		85,000 00	
Railroad Bonds,	2,043 33		-		-		20,000 00		900 00	
Loans on railroad stock,	-		-		-		-		-	
Invested in real estate,	-		-		-		-		-	
Loans on mortgage of real estate,	66,175 00		29,561 40		55,449 13		716,233 81		200,450 00	
Loans to county or town,	-		-		-		18,000 00		41,500 00	
Loans on personal security,	10,505 00		-		11,479 16		26,200 00		66,000 00	

Cash on hand,	\$5,728 14	\$534 73	\$3,970 91	\$6,741 75	\$281 88
Rate and amount of ordinary dividends for last year,	{ 7 per cent., \$4,592 22	6 per cent., \$1,873 03	7 per cent., \$3,576 98	6 per cent., \$55,185 86	6 per cent. \$31,246 76
Average annual per cent. of dividends ending at time of and including last extra,	-	-	-	8 ³⁶ / ₁₀₀ per cent.	7 ¹ / ₂ per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$500 00	\$450 00	\$300 00	\$3,500 00	\$600 00

<i>Benjamin Franklin Savings Bank.</i> —Public Funds—Bath, \$1,815. Bank Stock owned—Wrentham, \$1,620; Franklin, 2,600; Tremont, 2,173.37; Hide and Leather, 1,032.75; Howard, 1,702.50; Washington, 3,266; Elliot, 8,887.50; Market, 1,100; Revere, 1,326.50; Commerce, 2,500; Shoe and Leather, 1,137; Columbian, 1,845; North America, 1,680; Hamilton, 3,790.	<i>Hide Park Savings Bank.</i> —Bank Stock owned—Commerce, \$3,738.75; Freeman's, 1,741.50; Revere, 1,187.50; First, Newburyport, 2,335.50.	Deposit in Bank bearing interest—Granite, \$4,343.74. Railroad Bonds—Old Colony, \$20,000.
<i>Medway Savings Bank.</i> —Bank Stock owned—Holliston, \$5,040; Central, 3,130. Deposits in Banks bearing interest—Central, \$2,897.77; Shoe and Leather, 242.42.	<i>Quincy Savings Bank.</i> —Public Funds—United States Bonds, \$93,000. Loans on Public Funds—On United States Bonds, \$11,400. Bank Stock owned—Washington, \$844; Hide and Leather, 1,500; Elliot, 1,706.20; Exchange, 2,475.33; Webster, 2,000; Boston, 3,538.08; Atlas, 3,806.23; Merchants', 2,657.50; State, 2,800; North, 3,450; Traders, 3,555; North America, 6,925; Republic, 19,200; Manufacturers', 20,000; Granite, 10,605.38; Mount Wollaston, 10,600. Loans on Bank Stock—On 235 Manufacturers', \$23,500; on 30 Commerce, 3,000.	<i>Randolph Savings Bank.</i> —Public Funds—New Hampshire, \$1,000; Maine, 5,000; Portland, 10,000. Loans on Public Funds—On United States Bonds, \$2,400. Bank Stock owned—Atlas, \$5,835.75; Atlantic, 6,762.50; Blackstone, 11,675; Boston, 2,000; Continental, 5,000; Commonwealth, 6,569.75; Commerce, 5,380.62; City, 5,365; Exchange, 1,000; Elliot, 2,000; Everett, 3,596; Eagle, 5,336.37; Freeman's, 3,346; Howard, 3,153.75; Hide and Leather, 5,269.88; Market, 8,025; Merchants', 5,878; New England, 6,519.38; North, 5,474.13; North America, 5,337.50; Redemption, 9,200; Shoe and Leather, 6,440.60; State, 1,500; Shawmut, 3,245.25; Traders', 2,500; Tremont, 5,000; Union, 3,631.25; Webster, 1,000; City, Lynn, 6,578.12; Taunton, 2,500; Union, Weymouth, 1,300. Loans on Bank Stock—On 102 Central, Lynn, \$10,200; on 40 New England and 14 Old Boston, 5,500. Railroad Bonds—Eastern, \$10,000; Old Colony, 75,000. Loans on Railroad Stock—On Eastern, \$900.

	WEST ROXBURY.		WEYMOUTH.			ATTLEBOROUGH.	
	Jamaica Plain Savings Bank.	South Weymouth Savings Bank.	Weymouth Savings Bank.	East Weymouth Five Cents Savings Bank.		Attleborough Savings Bank.	
Number of Depositors,	91	729	2,377	219		912	
Amount of Deposits,	\$9,305 90	\$251,573 87	\$753,128 88	\$24,845 08		\$267,937 78	
Number of Deposits during the year preceding,	210	610	1,147	272		1,199	
Amount of the same,	\$12,250 41	\$74,693 54	\$96,818 20	\$18,667 01		\$133,082 46	
Number of Deposits received during the year of and exceeding \$300 at one time,	7	57	54	17		79	
Amount of the same,	\$3,687 00	\$34,763 41	\$29,463 43	\$8,993 00		\$44,882 27	
Number of withdrawals during the year,	32	261	870	45		690	
Amount of the same,	\$2,944 51	\$34,813 41	\$87,000 63	\$5,174 69		\$74,997 70	
Number of accounts opened during the year,	113	161	265	74		310	
Number of accounts closed during the year,	22	69	232	33		155	
Amount of surplus on hand,	-	\$7,136 18	\$29,030 53	\$68 82		-	
Public Funds,	-	-	20,200 00	2,000 00		-	
Loans on public funds,	-	-	-	-		-	
Bank Stock,	-	105,844 36	69,200 00	-		-	
Loans on bank stock,	-	-	-	-		-	
Deposits in banks, bearing interest,	\$587 33	3,143 40	-	2,200 24		\$1,161 20	
Railroad Bonds,	-	-	10,000 00	-		-	
Loans on railroad stock,	-	-	-	-		-	
Invested in real estate,	-	-	-	-		-	
Loans on mortgage of real estate,	7,600 00	116,759 66	476,232 00	20,300 00		169,785 00	
Loans to county or town,	-	-	1,000 00	-		32,000 00	
Loans on personal security,	-	32,638 43	189,544 00	-		69,350 00	

Cash on hand,	\$303 01	—	\$15,983 41	\$527 56	\$1,161 20
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$236 13	6 per cent., \$13,014 01	6 per cent., \$42,073 05	6 per cent., \$951 99	8 per cent. \$17,626 16
Average annual per cent. of dividends ending at time of and including last extra,	—	7 per cent.	7 ⁷ / ₁₀ per cent.	—	—
Extra Dividend, how often declared,	No extra.	Every 3 years.	Every 5 years.	Every 5 years.	No extra.
Annual Expenses of the institution,	—	\$700 00	\$1,200 00	\$80 98	\$200 00
<i>South Weymouth Savings Bank.</i> —Bank Stock owned—North America, \$6,530.25; Shawmut, \$11,853; Globe, \$,014.25; Tremont, \$,803.50; Elliot, \$,936.50; New England, \$,450.50; Redemption, \$12,910.25; Revere, \$,260; Howard, \$,2180; Columbian, \$,994.62; Commerce, \$,318.88; Boston, \$,922.99; Webster, \$,029.75; Eagle, \$,1,864; Continental, \$,382.75; Atlantic, \$,540.25; Merchants', \$,475.87; South Weymouth, \$,275. Deposits in Bank bearing interest—First, South Weymouth, \$3,143.40.					
<i>Weymouth Savings Bank.</i> —Public Funds—United States Bonds—\$20,200. Bank Stock owned—Weymouth, \$39,000; North, \$,1,400; Merchants', \$,1,200; Ex-					
<i>change,</i> \$1,500; Hide and Leather, \$7,500; Webster, \$2,700; Boston, \$2,700; Washington, \$4,000; Maverick, \$2,200; Republic, \$3,000; Traders', \$4,000. Railroad Bonds—Old Colony and Newport, \$10,000.					
<i>East Weymouth Five Cents Savings Bank.</i> —Public Funds—Charlestown Bonds, \$2,000.					
<i>Attleborough Savings Bank.</i> —Deposits in Bank bearing interest—Attleborough, \$1,161.20.					

	FAIRHAVEN.	FALL RIVER.			
	Fairhaven Institution for Savings.	Citizens' Savings Bank.	Fall River Savings Bank.	Fall River Five Cents Savings Bank.	Union Savings Bank.
Number of Depositors,	1,410	2,733	11,128	5,800	1,529
Amount of Deposits,	\$766,346 95	\$1,700,957 56	\$5,274,998 09	\$1,266,351 88	\$648,695 42
Number of Deposits during the year pre- ceding,	867	7,608	8,834	16,856	3,088
Amount of the same,	\$243,153 94	\$385,096 36	\$1,019,858 70	\$377,408 52	\$302,962 02
Number of Deposits received during the year of and exceeding \$300 at one time,	201	248	598	207	172
Amount of the same,	\$120,464 19	\$149,890 10	\$353,936 00	\$120,041 00	\$96,551 00
Number of withdrawals during the year,	1,049	3,155	6,476	3,607	1,989
Amount of the same,	\$90,076 03	\$454,068 17	\$1,170,038 54	\$447,265 79	\$276,438 13
Number of accounts opened during the year,	279	593	1,968	1,129	622
Number of accounts closed during the year,	100	670	2,357	1,074	573
Amount of surplus on hand,	\$18,730 15	\$22,031 50	\$85,000 00	—	—
Public Funds,	108,500 00	2,978 75	257,100 00	\$100,000 00	\$10,000 00
Loans on public funds,	1,308 98	—	—	—	—
Bank Stock,	206,520 00	285,891 50	666,600 00	170,700 00	32,590 00
Loans on bank stock,	8,081 94	—	—	—	1,000 00
Deposits in banks, bearing interest,	—	—	—	—	—
Railroad Bonds,	20,000 00	—	20,000 00	100,000 00	—
Loans on railroad stock,	15,000 00	—	—	—	—
Invested in real estate,	3,500 00	—	50,000 00	—	38,186 87
Loans on mortgage of real estate,	3,215 11	601,390 00	1,280,425 00	287,050 00	332,077 00
Loans to county or town,	8,500 00	—	142,000 00	—	5,000 00
Loans on personal security,	365,051 49	915,570 00	2,702,663 00	693,450 00	253,800 00

Cash on hand,	\$45,399 52	\$1,310 37	\$156,210 09	\$22,289 97	\$2,627 07
Rate and amount of ordinary dividends for last year,	7 per cent., \$46,493 45	7 per cent., \$116,783 53	7½ per cent., \$362,304 00	7 per cent., \$85,638 39	7 per cent. \$39,714 64
Average annual per cent. of dividends ending at time of and including last extra,	-	-	-	-	-
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$1,677 27	\$3,770 62	\$8,250 00	\$3,700 00	\$1,400 00

Fairhaven Institution for Savings.—Public Funds—United States Bonds, \$20,000; Dartmouth, 10,000; Portland 6,000; Bath, 10,000; Bangor, 13,000; Belfast, 6,500; Fairhaven, 43,000.

Loans on Public Funds—On \$1,400 United States Bonds, \$1,308.98.

Bank Stock owned—Fairhaven, \$28,720; Mechanics', New Bedford, 6,800; Commerce, New Bedford, 2,100; First, New Bedford, 7,000; Commerce, 20,100; Elliot, 10,000; North, 5,600; Merchants', 8,000; Traders', 10,500; Webster, 21,500; Boston, 30,000; Republic, 8,000; State, 14,000; Howard, 15,200; Continental, 5,000; North America, 14,000.

Loans on Bank Stock—On 102 Fairhaven, \$6,414.74; on 11 Mechanics', New Bedford, 767.20; on 4 Commerce, 200; on 8 Webster, 700.

Loans on Railroad Stock—On 180 Boston and Albany, \$15,000.

Citizens' Savings Bank, Fall River.—Public Funds—Fall River Bonds, \$2,978.75. Bank Stock owned—First, \$25,000; Hide and Leather, 22,500; Commerce, 10,000; Maverick, 4,779; Howard, 14,000; Elliot, 7,900; Revere, 37,400; Merchants', 5,000; Redemption, 4,900; Second, Fall River, 18,000; Fall River, 9,712.50; Pocasset, 80,000; Metacomet, 28,700; Union, Fall River, 15,500; Railroad, Lowell, 2,500.

Fall River Savings Bank.—Public Funds—United States Bonds, \$257,100. Bank Stock owned—Fall River, \$65,300; Massasoit, 42,200; Metacomet, 75,600;

Second, Fall River, 15,000; Union, Fall River, 23,000; First, New Bedford, 50,000; Commerce, New Bedford, 25,000; Merchants', New Bedford, 22,000; Commerce, Boston, 33,500; North America, 40,000; Merchants', 16,000; Fanenil Hall, 40,000; Washington, 20,000; Elliot, 18,300; Howard, 30,000; Hide and Leather, 27,000; Webster, 27,500; First, 33,000; Revere, 40,000; Second, 23,200.

Fall River Five Cents Savings Bank.—Public Funds—United States Bonds, \$100,000.

Bank Stock owned—Atlantic, \$1,300; Atlas, 3,000; Blackstone, 12,000; Boston, 3,200; Broadway, 5,300; City, 10,000; Commerce, 1,000; Elliot, 1,500; Exchange, 4,000; First, New Bedford, 5,000; Hide and Leather, 7,500; Howard, 13,300; Maverick, 2,200; North America, 8,400; Revere, 10,000; Shawmut, 6,700; Webster, 3,000; First, Oxford, 2,000; Monument, 8,500; First, Chelsea, 30,000; First, Malden, 10,000; Metacomet, Fall River, 4,400; Union, Fall River, 5,000; Second, Fall River, 13,200.

Railroad Bonds—Rutland, \$100,000.

Union Savings Bank.—Public Funds—Fall River Bonds, \$10,000. Bank Stock owned—Union, Fall River, \$16,940; Metacomet, 12,600; Pocasset, 3,050.

	NEW BEDFORD.		NORTH EASTON.		TAUNTON.	
	New Bedford Five Cents Savings Bank.	New Bedford Institution for Savings.	North Easton Savings Bank.	Bristol County Savings Bank.	Taunton Savings Bank.	
Number of Depositors,	10,526	17,327	834	8,557	3,799	
Amount of Deposits,	\$1,901,753 63	\$7,778,586 46	\$232,192 04	\$2,971,886 94	\$1,343,139 71	
Number of Deposits during the year preceding,	9,654	13,629	810	8,179	4,901	
Amount of the same,	\$425,339 41	\$1,761,961 01	\$65,764 27	\$1,098,186 84	\$572,412 39	
Number of Deposits received during the year of and exceeding \$300 at one time,	289	1,421	44	556	429	
Amount of the same,	\$172,200 49	\$847,672 35	\$23,206 14	\$351,369 00	\$223,917 00	
Number of withdrawals during the year,	6,694	15,163	442	6,673	2,643	
Amount of the same,	\$723,294 15	\$1,642,350 81	\$51,768 46	\$701,662 66	\$305,681 39	
Number of accounts opened during the year,	1,575	3,305	186	1,702	1,168	
Number of accounts closed during the year,	1,578	2,096	120	1,048	570	
Amount of surplus on hand,	\$29,358 19	\$161,397 35	\$4,309 44	\$52,000 00	\$6,808 55	
Public Funds,	222,000 00	2,602,909 75	25,705 00	60,000 00	4,080 00	
Loans on public funds,	1,800 00	86,435 00	—	2,100 00	4,600 00	
Bank Stock,	105,100 00	1,216,700 00	63,316 89	46,000 00	66,897 12	
Loans on bank stock,	4,613 00	41,530 00	16,000 00	5,850 00	5,500 00	
Deposits in banks, bearing interest,	—	84,556 68	4,000 00	—	—	
Railroad Bonds,	83,500 00	657,807 50	13,390 00	—	30,000 00	
Loans on railroad stock,	—	80,800 00	—	29,650 00	—	
Invested in real estate,	—	10,956 48	—	6,203 81	43,633 09	
Loans on mortgage of real estate,	364,483 52	58,712 27	65,438 75	2,090,767 02	798,163 04	
Loans to county or town,	400 00	528,905 00	—	30,100 00	—	
Loans on personal security,	326,819 75	2,492,962 26	44,320 97	787,284 24	428,546 36	

Cash on hand,		\$34,178 04	\$4,329 87	\$7,971 93	\$12,426 32
Rate and amount of ordinary dividends for last year,	{	7 per cent., \$508,683 02	7 per cent., \$14,623 74	7 per cent., \$188,329 12	7 per cent., \$76,936 66
Average annual per cent. of dividends ending at time of and including last extra,		No extra.	No extra.	No extra.	No extra.
Extra Dividend, how often declared,		\$14,852 33	\$500 00	\$6,200 00	\$3,500 00
Annual Expenses of the institution,		No extra.	No extra.	No extra.	No extra.

New Bedford Five Cents Savings Bank.—Public Funds—U. S. Bonds, \$222,000. Loans on Public Funds—On United States Bonds, \$1,800. Bank Stock owned—First, Boston, \$10,000; Third, Springfield, 10,000; Merchants', New Bedford, 49,400; Revere, 16,000; Franklin, 3,000; First, New Bedford, 2,000; Commerce, New Bedford, 200; Merchants', 10,000; Tremont, 2,500; State, 2,000. Loans on Bank Stock—On 5 Commerce, 10 Merchants', 8 Mechanics', 10 First, all of New Bedford, and 5 Union, 11 Metacomet, and 5 Massasoit, all of Fall River, \$4,613. Railroad Bonds—Mansfield and Framingham, \$33,500; Eastern, 50,000.*

New Bedford Institution for Savings.—Public Funds—United States Bonds, \$500,000; Massachusetts, 27,000; New Hampshire, 15,000; Connecticut, 1,000; Boston, 108,955; Lynn, 100,000; Fall River, 49,000; Chelsea, 84,450; New Bedford, 611,355; Springfield, 269,490; Salem, 50,000; Taunton, 19,725; Worcester, 175,000; Dover, 19,000; Concord, 5,000; Manchester, 20,000; Burlington, 27,290.25; Middletown, 63,475; Hartford, 36,760; Newport, 7,000; Bath, 42,165; Portland, 35,782.50; Augusta, 4,320; Bangor, 87,000; Rockland, 44,922; Sagadahoc, 27,750; Roxbury, 6,430; Charlestown, 100,000; Meriden, 50,000; Norwalk, 10,000; Somerville, 10,000. Loans on Public Funds—On United States Bonds, \$76,435; Boston, 10,000. Bank Stock owned—Merchants', New Bedford, \$109,600; First, 165,600; Commerce, N. B., 100,000; Mechanics', 100,000; Hide and Leather, 40,000; Boston, 14,300; Howard, 13,300; Exchange, 2,000; Commerce, 53,300; Second, 42,600; North America, 38,000; Maverick, 10,000; Republic, 38,500; First, 23,000; Merchants', 22,500; Eliot, 8,300; Massachusetts, 27,000; Atlas, 36,000; North, 22,100; City, 2,700; Tremont, 34,300; Hamilton, 8,300; Shawmut, 13,500; Continental, 25,000; Eagle, 14,800; Union, 2,400; State, 8,200; Traders', 13,000; Columbian, 26,000; Webster, 12,000; Revere, 52,500; Washington, 13,000; Shoe and Leather, 12,600; New England, 2,700; Commonwealth, 10,000; Monument, 10,000; First, Chelsea, 20,000; So. Reading, 7,000; Fall River, 20,000; Metacomet, 25,000; First, Malden, 15,000; Fairhaven, 3,600; Railroad, Lowell, 9,000; Third, Springfield, 20,000. Loans on Bank Stock—On 40 Mechanics', N. B., \$1,350; on 10 First, 1,000; on 20 Commerce, 600; on 92 Merchants', 7,710; on 15 Falmouth, 870; on 300 First, Eastern, 20,000; on 100 Third, Springfield, 10,000. Deposits in Banks bearing interest—Merchants', N. B., \$4,547.70; First, N. B., 2,628.54; Commerce, N. B., 4,326.27; Mechanics', N. B., 4,522.50; Massachusetts, 38,531.67; Third, Springfield, 30,000.

Bristol County Savings Bank.—Public Funds—United States Bonds, \$60,000. Loans on Public Funds—On United States Bonds, \$2,100. Bank Stock owned—Mechanists', Taunton, \$13,600; Bristol County, Taunton, 4,400; Fairhaven, 4,000; Boston, 4,000; First, Boston, 10,000; Third, Springfield, 10,000. Loans on Bank Stock—On 2 Bristol County, \$200; on 5 Hide and Leather, 500; on 15 Taunton, 2,000; on 21 State, 2,000; on 6 Boston, 600; on 5 Machinists', 550. Loans on Railroad Stock and Bonds—On 20 Boston and Maine, \$1,650; on \$10,000 Boston Clinton and Fitchburg, \$10,000; on \$20,000 Fitchburg and Worcester, \$18,000.

Taunton Savings Bank.—Public Funds—Bangor, \$4,080. Loans on Public Funds—On United States Bonds, \$4,600. Bank Stock owned—Merchants', \$27,200; First, New Bedford, 2,211.01; Atlas, 6,208.61; City, 11,362.50; Taunton, 14,250; Bristol County, 4,405; Machinists', 1,260. Loans on Bank Stock—On 8 Taunton and 2 Bristol County, \$1,000; On 43 Taunton, 4,500. Railroad Bonds—Cape Cod, \$30,000.

North Easton Savings Bank.—Public Funds—New Hampshire, \$2,000; Taunton, 1,000; Bath, 2,000; Portland, 13,745; Bangor, 6,960. Bank Stock owned—Neponset, \$8,100; Redemption, 4,789; First, Eastern, 10,690; Shoe and Leather, 3,395; State, 2,693.75; City, 2,765.63; Atlas, 2,878.13; New England, 3,450; Bristol County, 4,560; Traders', 3,632.75; Taunton, 920.50; Tremont, 3,137.50; Hide and Leather, 5,725; Market, 2,750; Eagle, 2,255; North, 1,574.63. Loans on Bank Stock—On First, Eastern, \$16,000, Deposit in Bank bearing interest—First, Eastern, \$4,000. Railroad Bonds—Old Colony, \$13,390.

Kailroad Bonds.—Boston and Albany, \$550,000; Eastern, 50,000; New Bedford and Taunton, 57,807.50. Loans on Railroad Stock and Bonds—On 203 Boston and Albany, \$13,550; on 30 Nashua and Lowell, 3,000; on 185 Taunton Branch, 20,000; on 325 New Bedford, 29,500; on 150 Pittsfield and No. Adams, 12,750; on New Bedford and Taunton R. R. Bonds, 2,000.

	ABINGTON.	BRIDGEWATER.	EAST ABINGTON.	E. BRIDGEWATER.	HINGHAM.
	Abington Savings Bank.	Bridgewater Savings Bank.	East Abington Savings Bank.	East Bridgewater Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	2,648	447	1,080	303	3,739
Amount of Deposits,	\$787,331 89	\$90,124 02	\$278,084 49	\$47,998 43	\$1,422,553 10
Number of Deposits during the year preceding,	1,429	831	1,035	500	1,615
Amount of the same,	\$132,605 81	\$80,901 56	\$128,149 83	\$36,235 54	\$161,861 21
Number of Deposits received during the year of and exceeding \$300 at one time,	116	62	90	22	156
Amount of the same,	\$60,625 00	\$32,222 26	\$52,343 00	\$9,050 00	\$77,202 00
Number of withdrawals during the year,	1,145	164	567	146	1,328
Amount of the same,	\$125,295 00	\$16,579 48	\$71,334 73	\$12,481 50	\$137,154 69
Number of accounts opened during the year,	367.	333	358	171	385
Number of accounts closed during the year,	258	65	146	51	271
Amount of surplus on hand,	\$10,106 58	\$1,693 24	\$1,603 45	\$1,211 88	\$19,093 16
Public Funds,	84,000 00	—	—	3,263 40	142,800 00
Loans on public funds,	17,550 00	—	860 00	—	1,000 00
Bank Stock,	70,050 00	17,048 99	63,328 35	5,861 75	143,100 00
Loans on bank stock,	4,520 00	1,250 00	2,200 00	—	1,870 00
Deposits in banks, bearing interest,	2,807 77	—	—	—	—
Railroad Bonds,	80,000 00	—	2,049 00	7,052 50	25,000 00
Loans on railroad stock,	—	—	—	—	3,200 00
Invested in real estate,	—	—	—	—	1,921 03
Loans on mortgage of real estate,	385,780 00	54,050 00	185,337 12	26,760 34	1,012,060 13
Loans to county or town,	70,000 00	—	—	400 00	25,000 00
Loans on personal security,	90,077 75	17,700 00	28,005 00	5,641 32	80,875 00

Cash on hand,	\$363 78	\$1,768 27	—	\$327 37	\$4,820 10
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$43,194 93	7 per cent., \$2,495 21	6 per cent., \$13,158 67	6 per cent., \$1,460 75	6 per cent., \$79,013 33
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	—	6¼ per cent.	—	8¼ per cent.
Extra Dividend, how often declared,	Every 5 years.	No extra.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	\$1,500 00	\$248 45	\$450 00	\$150 00	\$2,507 28

Abington Savings Bank.—Public Funds—United States Bonds, \$14,000; Charlestown, 20,000; Bangor, 20,000; Bath, 10,000; Meriden, 20,000.
Loans on Public Funds—On United States Bonds, \$15,800; on Worcester Bonds, 1,750.
Bank Stock owned—Boston, \$4,100; Eliot, 3,400; Howard, 15,600; Traders', 3,300; Webster, 2,300; Hide and Leather, 3,800; Republic, 4,500; Globe, 6,282.50; Blackstone, 5,757.50; Redemption, 2,820; First, Adams, 4,000; Abington, 14,810.
Deposits in Bank bearing interest—Blackstone, \$2,807.77.
Railroad Bonds—Old Colony, \$27,000; Eastern, 53,000.

Bridgewater Savings Bank.—Bank Stock owned—Suffolk, \$1,036.25; Blackstone, 8,709.62; Merchants', 663.37; Washington, 444; Shoe and Leather, 2,161.25; Boylston, 1,650; Eagle, 1,360.50; Globe, 1,024.
Loans on Bank Stock—On 10 Bristol County, \$1,250.

East Abington Savings Bank.—Loans on Public Funds—On United States Bonds, \$860.
Bank Stock owned—Hide and Leather, \$4,832.50; Traders', 4,487; Revere, 11,644.25; Webster, 8,280.60; Howard, 7,425.50; Eliot, 1,112.75; State, 6,880.25; Continental, 7,675; Market, 5,577.25; Atlantic, 5,400.25.
Loans on Bank Stock—On 21 Granite, \$2,200.
Railroad Bonds—Connecticut and Passumpsic River, \$2,049.

East Bridgewater Savings Bank.—Public Funds—Bath, \$905; Rockland, 455; Fall River, 1,903.40.
Bank Stock owned—Market \$1,167.50; City, 2,276.75; Shawmut, 1,167.50; Hamilton, 1,250.
Railroad Bonds—Old Colony, \$2,002.50; Eastern, 5,050.

Hingham Institution for Savings.—Public Funds—United States Bonds, \$137,800; Rhode Island, 5,000.
Loans on Public Funds—On United States Bonds, \$1,000.
Bank Stock owned—Hingham, \$15,000; Union, Weymouth, 2,800; Abington, 1,500; Old Colony, 1,600; Merchants', 7,500; Globe, 3,000; Union, 5,000; State, 2,600; Hamilton, 4,200; Eagle, 10,000; Suffolk, 2,300; Commerce, 11,000; North America, 8,000; Atlas, 7,500; Atlantic, 3,800; Shoe and Leather, 5,000; New England, 2,000; City, 3,200; Market, 3,600; Tremont, 8,000; Webster, 5,000; First, Boston, 5,000; Revere, 15,000; Republic, 7,500; First, Chelsea, 3,000.
Loans on Bank Stock—On 10 Webster and 3 Hingham, \$1,170; on 10 Hingham, 700.
Railroad Bonds—Boston and Albany, \$10,000; Boston and Lowell, 10,000; Eastern, 5,000.
Loans on Railroad Stock—On 6 Boston and Providence, \$500; on 9 Boston and Albany, 800; on 10 Eastern, 900; on 2 Boston and Providence, 4 Eastern, and 5 Boston and Albany, 1,000.

	MIDDLEBOROUGH.		N. BRIDGEWATER.		PLYMOUTH.		SCITUATE.	
	Middleborough Savings Bank.		North Bridgewater Savings Bank.		Plymouth Savings Bank.	Plymouth Five Cents Savings Bank.	Scituate Savings Bank.	
Number of Depositors,	232		2,317		6,785	2,387	393	
Amount of Deposits,	\$21,952 80		\$528,793 95		\$1,922,650 90	\$459,082 51	\$145,941 77	
Number of Deposits during the year preceding,	326		2,378		2,439	1,558	167	
Amount of the same,	\$21,952 80		\$242,043 81		\$212,320 34	\$88,797 59	\$20,190 00	
Number of Deposits received during the year of and exceeding \$300 at one time,	23		105		176	77	12	
Amount of the same,	\$9,780 00		\$51,476 11		\$78,105 25	\$35,613 81	\$8,017 00	
Number of withdrawals during the year,	3		1,586		2,445	665	191	
Amount of the same,	\$100 00		\$212,270 64		\$228,326 48	\$70,744 89	\$23,437 52	
Number of accounts opened during the year,	232		593		677	338	58	
Number of accounts closed during the year,	2		466		541	177	27	
Amount of surplus on hand,			\$3,284 10		\$93,777 39	\$10,326 22	\$1,626 68	
Public Funds,			642 50		349,696 25	52,000 00	-	
Loans on public funds,	\$500 00		-		11,300 00	1,900 00	-	
Bank Stock,			33,922 00		440,975 00	25,000 00	17,757 25	
Loans on bank stock,			-		12,800 00	2,697 00	-	
Deposits in banks, bearing interest,			-		-	-	-	
Railroad Bonds,			-		148,880 00	55,000 00	-	
Loans on railroad stock,			-		22,900 00	-	-	
Invested in real estate,			-		9,900 00	2,900 00	-	
Loans on mortgage of real estate,	5,800 00		334,462 45		722,020 00	264,390 00	100,767 00	
Loans to county or town,	7,000 00		-		121,000 00	22,000 00	13,670 00	
Loans on personal security,	7,100 00		147,307 41		160,618 70	34,890 00	9,568 23	

Cash on hand,	\$418 04	\$15,744 09	\$8,634 58	\$2,067 05
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$253 70	6 per cent., \$28,280 60	6 per cent., \$24,774 42	7 per cent. \$9,682 03
Average annual per cent. of dividends ending at time of and including last extra,	—	—	—	—
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	\$85 71	\$1,500 00	\$1,440 27	\$300 00

Middleborough Savings Bank.—Loans on Public Funds—On United States Bonds, \$500.
Commenced business, May, 1873.

North Bridgewater Savings Bank.—Public Funds—United States Bonds, \$642.50.
Bank Stock owned—First, Chelsea, \$12,971.50; Eliot, 12,675.75; Blackstone, 2,745.50; Redemption, 1,053; New England, 728; Exchange, 173.25; First, Malden, 2,500; First, Randolph, 1,075.

Plymouth Savings Bank.—Public Funds—United States Bonds, \$70,000; Massachusetts, 15,000; Rhode Island 12,000; Maine, 17,705; Salem, 10,000; Cambridge, 7,000; Hartford, 4,662.50; Charlestown, 14,733.75; Portland, 11,100; Meriden, 26,230; Newburyport, 5,000; Plymouth, 12,300; New London, 50,000; Holyoke, 46,750; Fall River, 47,195.
Loans on Public Funds—On United States Bonds, \$11,300.
Bank Stock owned—State, \$13,000; Merchants', 21,375; Plymouth, 21,800; Old Colony, 25,200; Bristol County, 17,100; Hingham, 5,700; Market, 10,240; Traders', 6,800; City, 8,400; Suffolk, 6,200; North, 900; Massachusetts, 9,292.50; Second, Boston, 27,000; Tremont, 19,500; Atlantic, 3,690; Eagle, 8,000; Old Boston, 5,450; New England, 8,600; Boylston, 6,000; Exchange, 12,190; Abington, 1,500; Commerce, 14,400; North America, 12,000; Railroad, 11,000; Globe, 2,900; Freeman's, 2,800; Shawmut, 8,950; Union, 10,000; Atlas, 23,400; Hamilton, 5,300; Boston, 13,567.50; Webster, 10,000; Blackstone, 4,320; Columbian, 4,200; Howard, 5,400;

Revere, 16,000; Republic, 18,800; Commonwealth, 10,000; Third, Springfield, 10,000; Manufacturers', 10,000; First Ward, 10,000.
Loans on Bank Stock—Bristol County, \$1,500; Old Colony and Plymouth, 1,200; Plymouth, 5,900; Old Colony, 4,200.
Loans on Railroad Stock—Boston and Albany, \$2,500; Old Colony, 2,700; Vermont and Mass., Cheshire and Old Colony, 17,700.

Plymouth Five Cents Savings Bank.—Public Funds—Maine, \$20,000; New Hampshire, 6,000; New London, 12,000; Portland, 11,000; Bangor, 2,000; Bath, 1,000.
Loans on Public Funds—On United States Bonds, \$1,050; Plymouth, 850.
Bank Stock owned—Commonwealth, \$5,000; Atlas, 2,500; Webster, 2,500; Old Colony, 2,500; First Ward, 2,100; Revere, 2,000; Republic, 1,500; Plymouth, 1,500; Merchants', 1,000; City, 1,000; Commerce, 1,000; Third, Springfield, 1,000; North, 600; Shoe and Leather, 500; Collateral Loan Company, 300.
Loans on Bank Stock—Plymouth, \$2,472; on 7 Old Colony, 225.
Railroad Bonds—Old Colony, \$29,000; Eastern, 21,000; Cheshire, 4,000; Boston and Maine, 1,000.

Scituate Savings Bank.—Bank Stock owned—Boston, \$7,050; Merchants', 1,060; North, 1,225.50; Blackstone, 1,011.25; Howard, 1,600; Shawmut, 1,262.50; Washington, 415; State, 550; Monument, Charlestown, 971; Plymouth, 1,300; Hingham, 1,312.

	SOUTH SCITUATE.		WAREHAM.		BARNSTABLE.		HARWICH.		HYANNIS.	
	South Scituate Savings Bank.		Wareham Savings Bank.		Barnstable Savings Bank.		Cape Cod Five Cents Savings Bank.		Hyannis Savings Bank.	
Number of Depositors,	1,079		1,677		3,868		2,296		1,491	
Amount of Deposits,	\$364,359 87		\$551,042 29		\$1,502,572 74		\$443,669 91		\$446,955 64	
Number of Deposits during the year preceding,	358		1,102		1,584		1,246		1,435	
Amount of the same,	\$34,608 91		\$129,900 66		\$243,925 73		\$152,179 05		\$162,415 93	
Number of Deposits received during the year of and exceeding \$300 at one time,	33		133		251		105		162	
Amount of the same,	\$15,679 75		\$73,513 67		\$154,197 55		\$55,961 79		\$88,350 71	
Number of withdrawals during the year,	361		759		1,204		836		618	
Amount of the same,	\$33,500 77		\$85,033 32		\$161,963 55		\$107,789 38		\$101,581 47	
Number of accounts opened during the year,	90		372		502		435		353	
Number of accounts closed during the year,	64		106		297		245		172	
Amount of surplus on hand,	\$9,644 71		\$26,355 08		\$18,658 16		—		\$2,005 36	
Public Funds,	10,850 00		—		—		\$10,700 00		—	
Loans on public funds,	—		—		—		—		1,250 00	
Bank Stock,	51,700 00		196,231 59		285,950 00		36,760 83		107,644 50	
Loans on bank stock,	—		11,350 00		1,975 00		—		2,050 32	
Deposits in banks, bearing interest,	—		—		3,480 22		6,024 19		—	
Railroad Bonds,	—		14,910 05		—		10,000 00		15,000 00	
Loans on railroad stock,	—		9,000 00		200 00		—		756 00	
Invested in real estate,	—		—		4,000 00		—		—	
Loans on mortgage of real estate,	250,271 21		215,100 00		826,446 24		83,647 32		177,447 47	
Loans to county or town,	6,432 00		5,000 00		14,045 00		19,600 00		4,000 00	
Loans on personal security,	49,689 00		120,787 48		389,205 67		298,243 30		163,422 12	

Cash on hand,	\$5,062 37	\$5,018 25	\$1,708 81	\$611 76	\$1,341 72
Rate and amount of ordinary dividends for last year,	{ 6 per cent., \$21,141 49	7 per cent., \$33,800 07	7 per cent., \$94,092 76	6 per cent., \$24,806 91	7 per cent., \$28,063 89
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	No extra.	No extra.	No extra.	Every 5 years.
Extra Dividend, how often declared,	Every 5 years.	\$1,401 56	\$3,000 00	\$1,450 00	\$1,481 45
Annual Expenses of the institution,	\$800 00				

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<i>South Scituate Savings Bank</i> .—Public Funds—United States Bonds, \$10,850. Bank Stock owned—Eleventh Ward, \$4,000; Revere, 6,500; Traders', 2,800; Eagle, 2,300; Commerce, 4,000; Globe, 300; Union, 1,000; Columbian, 3,200; Shawmut, 1,300; Eliot, 800; Howard, 1,400; Union, Weymouth, 2,700; New England, 1,000; Massachusetts, 500; Hamilton, 1,500; City, 2,300; North, 4,500; Washington, 1,600; Second, 1,700; Webster, 2,000; Hingham, 2,800; Atlantic, 1,000; Union Market, Watertown, 1,000; Merchants', 1,500.					
<i>Wareham Savings Bank</i> .—Bank Stock owned—Wareham, \$25,846.50; Andover, 500; Merchants', N. B., 2,500; Falmouth, 5,194.50; City, Boston, 5,000; Revere, 6,473; Commerce, 6,770.75; Eleventh Ward, 8,186.75; Boylston, 14,203.50; Atlas, 11,328.25; Atlantic, 14,477.75; Shawmut, 10,000; North America, 9,225; Webster, 10,541.25; Eagle, 10,591.50; Blackstone, 12,991.26; Suffolk, 11,624.38; Merchants', 11,230.95; Shoe and Leather, 6,600; Second, 7,246.25; First, 2,000; Republic, 3,000; Exchange, 700. Loans on Bank Stock—On Atlantic, \$10,000; Merchants', New Bedford, 1,350. Railroad Bonds—Old Colony, \$14,910.05.					
<i>Barnstable Savings Bank</i> .—Bank Stock owned—First, Yarmouth, \$15,600; Old Colony, Plymouth, 6,000; Bay State, Lawrence, 1,500; Atlantic, 5,500; Atlas, 1,000; Blackstone, 22,400; Boston, 6,600; City, 4,300; Continental, 5,000; Commerce, 18,400; Eleventh Ward, 10,000; Eliot, 11,900; First, 10,000; Globe, 3,500; Hamilton, 1,600; Howard, 2,000; Hide and Leather, 1,000; Massachusetts, 6,250; Merchants', 16,400; Market, 7,700; North America, 12,000; Redemption, 2,500; New England, 4,500; North, 3,500; Revere, 20,000; Republic, 21,600; Eagle, 1,000;					

Shawmut, 14,300; Second, 8,800; State, 300; Traders', 2,200; Suffolk, 4,100; Tremont, 19,300; Union, 3,000; Webster, 8,500; Washington, 3,700.

Loans on Bank Stock—On First, Hyannis, \$1,750; on First, Yarmouth, 225.

Deposits in Bank bearing interest—Traders', \$3,480.22.

Loans on Railroad Stock—On Old Colony, \$200.

Cape Cod Five Cents Savings Bank.—Public Funds—United States Bonds, \$1,000; Brewster, 9,700.
Bank Stock owned—Cape Cod, \$15,671.75; Shawmut, 2,601.58; Yarmouth, 1,537.50; Republic, 1,950; Eleventh Ward, 5,000.

Deposits in Bank bearing interest—Shawmut, \$6,024.19.

Railroad Bonds—Cape Cod, \$10,000.

Hyannis Savings Bank.—Loans on Public Funds—On United States Bonds, \$1,250.
Bank Stock owned—Suffolk, \$8,843.25; Atlantic, 9,306.75; State, 1,592.75; Columbian, 387.37; Atlas, 11,428; Commerce, 26,473.25; Continental, 7,348; Traders', 4,204.38; City, 3,839; Eagle, 762; Shawmut, 2,016.50; Monument, 5,100; First, Malden, 1,856.25; Webster, 1,750.25; Blackstone, 735; Hamilton, 7,563.25; Howard, 1,115.50; Shoe and Leather, 435.25; Market, 1,163.25; North America, 793; Republic, 1,320; Globe, 6,300; Revere, 3,307.50.

Loans on Bank Stock—On 5 First, Yarmouth, and 5 Cape Cod, \$800; On 15 First, Hyannis, \$1,250.32.
Railroad Bonds—Cape Cod, \$15,000.

* Loans on Railroad Stock—On Old Colony, \$756.

	PROVINCETOWN.		SANDWICH.		WELLFLEET.		NANTUCKET.		EDGARTOWN.	
	Seamen's Savings Bank.		Sandwich Savings Bank.		Wellfleet Savings Bank.		Nantucket Institution for Savings.		Dukes County Savings Bank.	
Number of Depositors,	1,851		511		1,007		1,630		27	
Amount of Deposits,	\$574,515 05		\$84,771 98		\$305,187 99		\$584,857 73		\$1,731 58	
Number of Deposits during the year preceding,	1,147		400		665		1,389		25	
Amount of the same,	\$120,823 32		\$20,781 39		\$100,953 31		\$162,106 23		\$1,497 58	
Number of Deposits received during the year of and exceeding \$300 at one time,	109		12		106		120		-	
Amount of the same,	\$55,347 98		\$5,437 00		\$61,134 62		\$70,589 24		-	
Number of withdrawals during the year,	863		195		433		1,487		4	
Amount of the same,	\$82,864 86		\$13,602 34		\$55,458 35		\$114,458 32		\$178 20	
Number of accounts opened during the year,	374		103		327		195		17	
Number of accounts closed during the year,	212		55		235		168		1	
Amount of surplus on hand,	\$10,666 19		\$5,635 49		\$8,901 26		\$6,713 83		\$5 02	
Public Funds,	89,500 00		3,675 67		-		38,900 00		-	
Loans on public funds,	-		1,000 00		-		1,625 00		-	
Bank Stock,	62,000 00		-		164,972 54		124,600 00		-	
Loans on bank stock,	-		-		200 00		1,527 54		-	
Deposits in banks, bearing interest,	-		-		-		3,535 06		-	
Railroad Bonds,	85,500 00		-		19,852 61		-		-	
Loans on railroad stock,	-		-		-		450 00		-	
Invested in real estate,	3,191 72		-		-		3,575 00		-	
Loans on mortgage of real estate,	100,764 00		66,074 00		24,475 00		393,339 37		-	
Loans to county or town,	200,075 00		-		17,875 00		-		600 00	
Loans on personal security,	68,568 67		20,625 00		84,642 00		14,795 55		825 00	

Cash on hand,	\$6,300 91	\$23 71	\$1,937 14	\$9,256 58	\$303 28
Rate and amount of ordinary dividends for last year,	{ 7 per cent., \$32,245 70	6½ per cent., \$4,688 72	7 per cent., \$16,802 84	6½ per cent., \$34,247 24	6 per cent. \$40 74
Average annual per cent. of dividends ending at time of and including last extra, . .	7½ per cent.	No extra.	No extra.	No extra.	No extra.
Extra Dividend, how often declared, . . .	Annually.	\$213 80	\$700 00	\$2,222 26	\$28 38
Annual Expenses of the institution, . . .	\$2,000 00				

Seamen's Savings Bank.—Public Funds—United States Bonds—\$10,000; Chelsea, 50,000; Charlestown, 25,000; Bangor 2,000; Bath, 1,500; Portland, 1,000. Bank Stock owned—Boston, \$12,600; Republic, 10,000; Freeman's 8,000; North America, 1,300; Provincetown, 2,800; Chelsea, 5,000; City, 1,000; Second, 1,700; Howard, 1,500; Shawmut, 800; Revere, 7,000; Blackstone, 200; State, 10,100. Deposits in Bank bearing interest—First, Provincetown, \$140. Railroad Bonds—Old Colony, \$55,000; Cape Cod, 25,000; Cheshire, 5,500.

Sandwich Savings Bank.—Public Funds—Bath, \$3,675.67.

Wellfleet Savings Bank.—Bank Stock owned—Central, \$7,608.75; Continental, 8,609.50; Third, 5,226.92; Atlas, 15,093.75; Commerce, 1,042.25; Hide and Leather, 5,042.75; Elliot, 3,163.25; Globe, 5,469.25; Revere, 2,997.12; Blackstone, 6,233; Webster, 3,763.75; Tremont, 11,608.25; Provincetown, 2,531.50; Freeman's, 7,436.50; Faneuil Hall, 4,933; Traders', 1,265; Howard, 1,723.75; Union, 2,773.25; Old Boston, 3,675; Suffolk, 3,612.50; State, 9,800.75; Hamilton, 3,632.25; Merchants', 5,924.50; Shawmut, 11,400.25; North, 4,210.62; Republic, 18,944.87; Redemption, 5,659.25. Loans on Bank Stock—On 2 Provincetown, \$200.

Nantucket Institution for Savings.—Public Funds—United States Bonds, \$30,298; Bath, 7,702; Rockland, 900. Loans on Public Funds—On United States Bonds, \$750; New Hampshire, 500; Chicago Water Loan, 375. Bank Stock owned—Atlas, \$7,500; Old Boston, 1,500; City, 2,400; North America, 9,100; Continental, 2,400; Commerce, 4,000; Exchange, 3,000; Eagle, 1,400; Faneuil Hall, 7,000; Howard, 800; Merchants', 2,300; North, 1,000; New England, 600; Revere, 20,000; Shoe and Leather, 9,000; State, 5,700; Shawmut, 1,300; Traders', 4,500; Tremont, 4,800; Union, 700; Washington, 2,500; Webster, 7,500; Mercantile Savings, 200; First, Lynn, 2,600; First, New Bedford, 2,000; Commerce, 3,000; Pacific, 17,800. Loans on Bank Stock—On 13 Pacific, \$1,300; on 5 Commerce, New Bedford, 227.54. Deposits in Banks bearing interest—North, \$2,890.12; New England, 644.94. Loans on Railroad Stock—On 6 Boston and Albany, \$450.

AGGREGATES.

	1873. One hundred and seventy-five Savings Banks.	1872. One hundred and seventy-two Savings Banks.
Number of Depositors,	666,229	630,246
Amount of Deposits,	\$202,195,343 70	\$184,797,313 92
Number of Deposits during the last year,	695,327	702,138
Amount of the same,	\$58,846,558 14	\$58,034,129 72
Number of Deposits during the last year of and exceeding \$300 at one time, .	40,026	44,514
Amount of the same,	\$23,455,059 31	\$26,201,563 68
Number of withdrawals during the last year,	454,787	389,382
Amount of the same,	\$50,458,340 21	\$43,895,674 16
Number of accounts opened during the last year,	142,051	148,612
Number of accounts closed during the last year,	96,570	88,378
Amount of surplus on hand,	\$3,159,593 12	\$3,045,247 21
Public Funds,	17,530,639 81	21,998,497 39
Loans on public funds,	1,123,214 93	1,680,283 28
Bank Stock,	21,733,490 44	16,972,805 21
Loans on bank stock,	1,572,687 89	1,521,715 55
Deposits in banks, bearing interest, .	2,367,824 57	1,729,486 79
Railroad Bonds,	6,098,435 68	4,602,567 24
Loans on railroad stock,	495,237 66	545,020 66
Invested in real estate,	2,273,749 53	1,968,435 80
Loans on mortgage of real estate, .	100,406,767 16	89,684,246 17
Loans to counties, cities and towns, .	14,722,283 32	12,464,761 52
Loans on personal security,	35,260,386 13	33,329,244 27
Cash on hand,	2,125,490 19	1,657,499 45
Average rate of ordinary dividends for the last year,	6 $\frac{1}{7}$ per cent.	6 $\frac{1}{15}$ per cent.
Aggregate amount of ordinary divi- dends for the last year,	\$10,807,906 06	\$9,622,775 26
Annual Expenses of the institutions, .	547,518 83	469,681 80

The amount of investment in United States bonds is \$9,215,429.72; in state, city and town bonds, \$8,315,210.09.

Statements made to the Commissioner of Savings Banks, in accordance with the provisions of the Acts establishing the several Trust Companies and the Collateral Loan Company of Boston.

CHAPIN BANKING AND TRUST COMPANY,

NOVEMBER 1, 1873.

Capital Stock,	\$500,000 00
Deposits,	780,883 42
Number of depositors,	186
Loans on notes of corporations,	\$200,408 92
Loans on notes of individuals,	955,255 34
Cash on deposit,	142,543 13
Cash in office, including cash items,	140,713 28

NORTHAMPTON LOAN AND TRUST COMPANY,

NOVEMBER 1, 1873.

Capital Stock,	\$100,000 00
Loans on notes of corporations,	9,955 52
Loans on notes of individuals,	32,240 48
Loans on mortgages of real estate,	8,000 00
Chicago, Burlington and Quincy Railroad Stock,	10,900 00
Cash,	2,868 34

WORCESTER SAFE DEPOSIT AND TRUST COMPANY,

OCTOBER 31, 1873.

Capital Stock,	\$200,000 00
Deposits,	849,387 77
Number of depositors,	1,382
United States bonds,	\$53,500 00
Town of Holyoke bonds,	60,000 00
City of Bath bonds,	13,312 50
	<hr/>
	126,812 50
Vermont Central and Vermont and Canada Railroad equipment bonds,	152,000 00
Central National Bank stock, New York,	\$21,200 00
Ninth National Bank stock, New York,	11,255 00
	<hr/>
	32,455 00
Loans on notes of corporations,	\$462,916 67
on notes of individuals, with collateral,	68,419 00
on mortgages of real estate,	155,250 00
	<hr/>
	686,585 67
Notes payable,	50,000 00
Cash on deposit,	\$17,524 86
in office,	74,624 58
	<hr/>
	92,149 44
Dividend October 1, 1873, 4 per cent.,	8,000 00

NEW ENGLAND TRUST COMPANY,

NOVEMBER 5, 1873.

Capital Stock,	\$500,000 00
Money in trust and on deposit,	3,304,271 59
on special deposit, without interest,	353 50
	<hr/>
	\$3,804,625 09
Number of depositors, including holders of certificates,	1,418
Railroad bonds,	\$293,528 69
United States bonds,	90,133 63
Railroad stock,	21,348 99
	<hr/>
	\$405,011 31
Loans on call, with collateral,	\$286,997 33
on mortgages of real estate in Massa- chusetts,	161,227 50
on notes with collateral or two sure- ties,	2,510,576 23
	<hr/>
	2,958,801 06
Cash in banks in Boston,	\$530,105 78
in office,	106,097 81
	<hr/>
	636,203 59

CONDITION OF THE COLLATERAL LOAN COMPANY,

OCTOBER 25, 1873.

Capital Stock,	\$120,400 00	
Dividend account,	628 00	
Reserve account,	352 32	
Net profits (estimated),	9,877 13	
Proceeds of auction sale,	6,946 28	
Estimated expenses, due but not paid, .	1,168 61	
Loans on pledge of goods and chattels, .		\$118,181 89
Interest accrued but not paid (estimated),		10,218 09
Deposits in National Bank,		5,995 70
Cash on hand,		4,976 66
	<u>\$139,372 34</u>	<u>\$139,372 34</u>

DR. PROFIT AND LOSS ACCOUNT.

1872. July 1. Balance of losses,	\$17,286 08
1873. July 1. Amount of losses,	1,233 59
	<u>\$18,519 67</u>
Less surplus unclaimed,	657 73
Balance of loss,	<u>\$17,861 94</u>

TABLE, exhibiting the number, condition and progress of the Savings Banks of Massachusetts, in each year, from 1834 to 1873, inclusive. (Returns first required by Acts 1844, chap. 190.)

YEAR.	No. of Banks.	Number of deposit accounts.	Increase in number of accounts over previous year.	Percentage of increase.	Amount of deposits.	Increase in amount of deposits over previous year.	Percentage of increase.	Average to each account.	Population of Massachusetts.	Deposits to each person or population.	Expense of management.	Percentage of expense to total deposits.
1834,	22	24,256	—	—	\$3,407,773 00	\$513,597 00	—	\$140 09	614,408†	\$5 58	\$10,968 00	33
1835,	27	27,232	2,976	12	3,921,370 00	453,208 00	15	143 99	—	—	12,066 00	29
1836,	28	29,786	2,554	9	4,374,578 00	406,848 00	11	146 19	—	—	14,413 00	33
1837,	30	32,564	2,778	9	4,781,426 00	87,967 00	2	146 51	—	—	17,504 00	33
1838,	30	33,063	499	1	4,869,393 00	738,766 00	15	147 27	—	—	18,329 00	33
1839,	30	36,686	3,623	11	5,608,159 00	211,395 00	3	152 86	—	—	17,204 00	33
1840,	31	37,470	784	2	5,819,554 00	894,628 00	15	157 98	737,609	7 88	17,952 00	33
1841,	30	41,423	3,953	10	6,714,182 00	186,270 00	2	162 08	—	—	19,248 00	33
1842,	—	42,587	1,164	2	6,900,451 00	35,095 00	1	162 03	—	—	—	33
1843,	31	43,217	630	1	6,935,547 00	1,325,798 00	19	160 40	—	—	20,777 00	29
1844,	31	49,699	6,482	15	8,261,345 00	1,551,943 00	18	166 23	—	—	22,688 00	29
1845,	33	58,178	8,479	17	9,813,288 00	867,645 00	8	168 66	—	—	27,017 00	29
1846,	38	62,893	4,715	8	10,680,933 00	1,099,880 00	10	169 82	—	—	29,307 00	29
1847,	39	68,312	5,419	8	11,780,813 00	189,635 00	1	172 45	—	—	34,490 00	29
1848,	41	69,894	1,582	2	11,970,448 00	141,106 00	1	171 26	—	—	36,405 00	29
1849,	43	71,629	1,735	2	12,111,554 00	1,548,471 00	13	169 08	—	—	37,361 00	29
1850,	45	78,823	7,194	10	13,660,024 00	1,894,065 00	14	174 57	994,514	13 73	41,681 00	26
1851,	45	86,537	7,715	9	15,554,089 00	2,847,219 00	12	179 73	—	—	43,707 00	26
1852,	53	97,353	10,816	12	18,401,308 00	4,968,794 00	27	189 01	—	—	49,380 00	26
1853,	60	117,404	20,051	20	23,370,102 00	2,566,756 00	11	199 05	—	—	59,071 00	28
1854,	73	136,654	19,250	16	25,936,858 00	1,257,359 00	4	189 88	—	—	63,471 00	28
1855,	80	148,263	11,609	8	27,296,217 00	—	—	184 10	1,132,369	24 12	77,757 00	28

1856,	81	165,484	17,221	11½	\$30,373,447	00	\$3,077,231	00	10½	\$184 15	-	-	\$89,309	00	.28
1857,	86	177,375	11,891	8	33,015,757	00	2,642,310	00	8½	186 13	-	-	102,027	00	
1858,	86	182,655	5,280	3	33,914,972	00	899,215	00	2½	185 67	-	-	105,339	00	
1859,	86	205,409	22,754	12½	39,424,419	00	5,509,647	00	16	191 93	-	-	107,951	00	
1860,	89	230,068	24,659	12½	45,054,236	00	5,629,817	00	14½	195 83	1,232,065	\$35 59	112,264	00	.27
1861,	93	225,058	5,010*	2½*	44,785,439	00	268,797	09*	12½*	198 99	-	-	120,886	00	
1862,	93	248,900	23,842	10½	50,403,674	00	5,618,235	00	12½	202 50	-	-	135,783	00	
1863,	95	272,219	23,319	9½	56,883,828	00	6,480,154	00	12½	208 92	-	-	140,713	00	
1864,	97	291,616	19,397	7	62,557,604	30	5,673,775	75	10½	214 52	-	-	184,739	77	.29
1865,	102	291,488	128*	-	59,936,482	52	2,621,121	78*	4½*	205 62	1,267,329	47 29	203,348	56	.33
1866,	102	316,853	25,365	8½	67,732,264	31	7,795,281	79	13	213 76	-	-	219,257	03	.32
1867,	108	348,593	31,740	10	80,431,583	71	12,699,319	40	18½	230 73	-	-	254,225	79	.31
1868,	115	383,094	34,501	10½	94,838,336	54	14,406,752	83	18½	247 55	-	-	297,527	60	.30
1869,	130	431,769	48,675	12½†	112,119,016	64	17,280,680	10	18½	259 67	-	-	339,271	57	
1870,	139	488,797	57,028	13	135,745,097	54	23,626,080	90	21	277 71	1,457,352	93 14	375,734	09	
1871,	160	561,201	72,404	14	163,704,077	54	27,958,980	00	20½	291 52	-	-	429,080	09	
1872,	172	630,246	69,045	12½	184,797,313	92	21,093,236	38	12½	293 21	-	-	469,681	80	.25
1873,	175	666,229	35,983	5½	202,195,343	70	17,398,029	78	8½	303 49	-	-	547,518	83	.26

* Decrease.

† Nearly.

‡ In 1830.

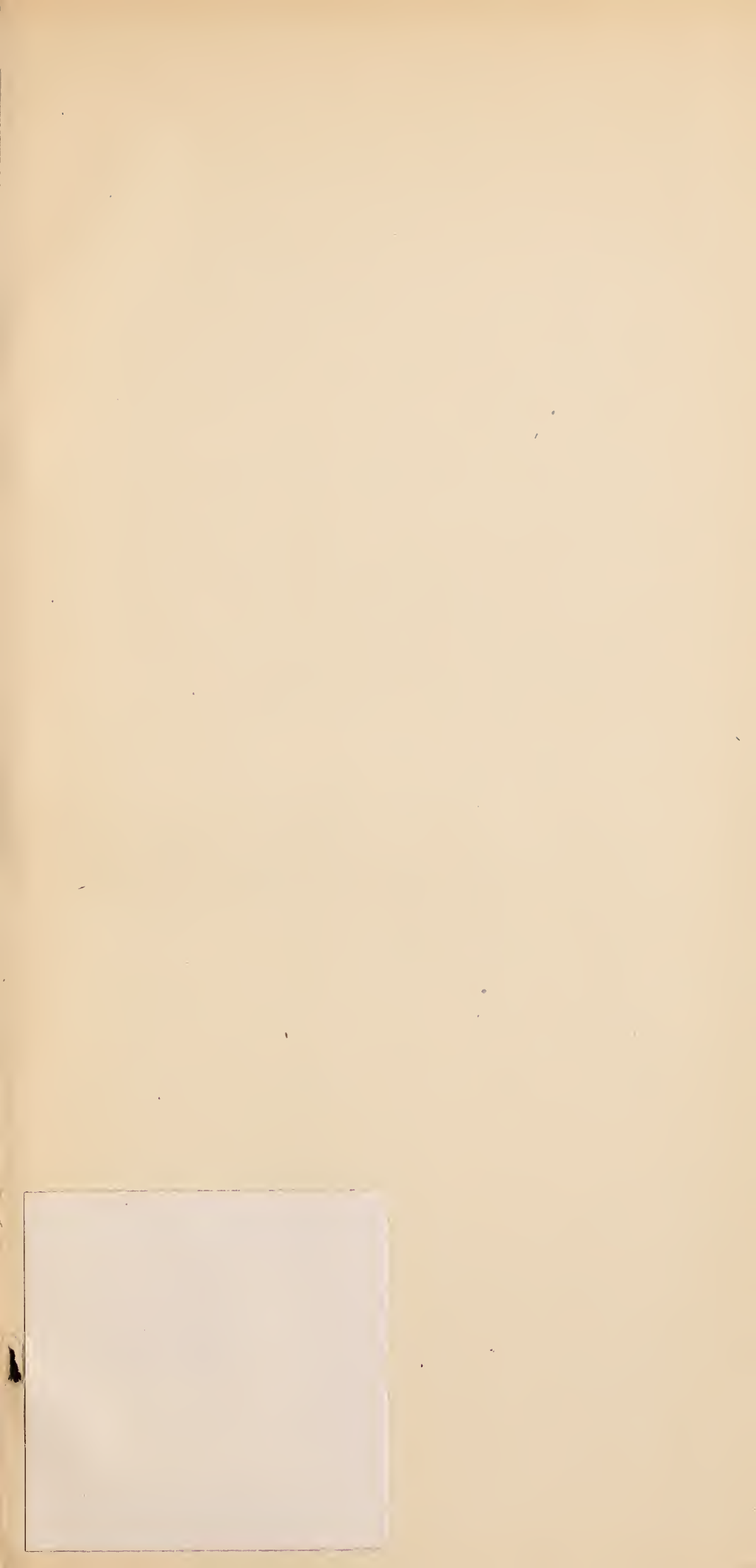
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